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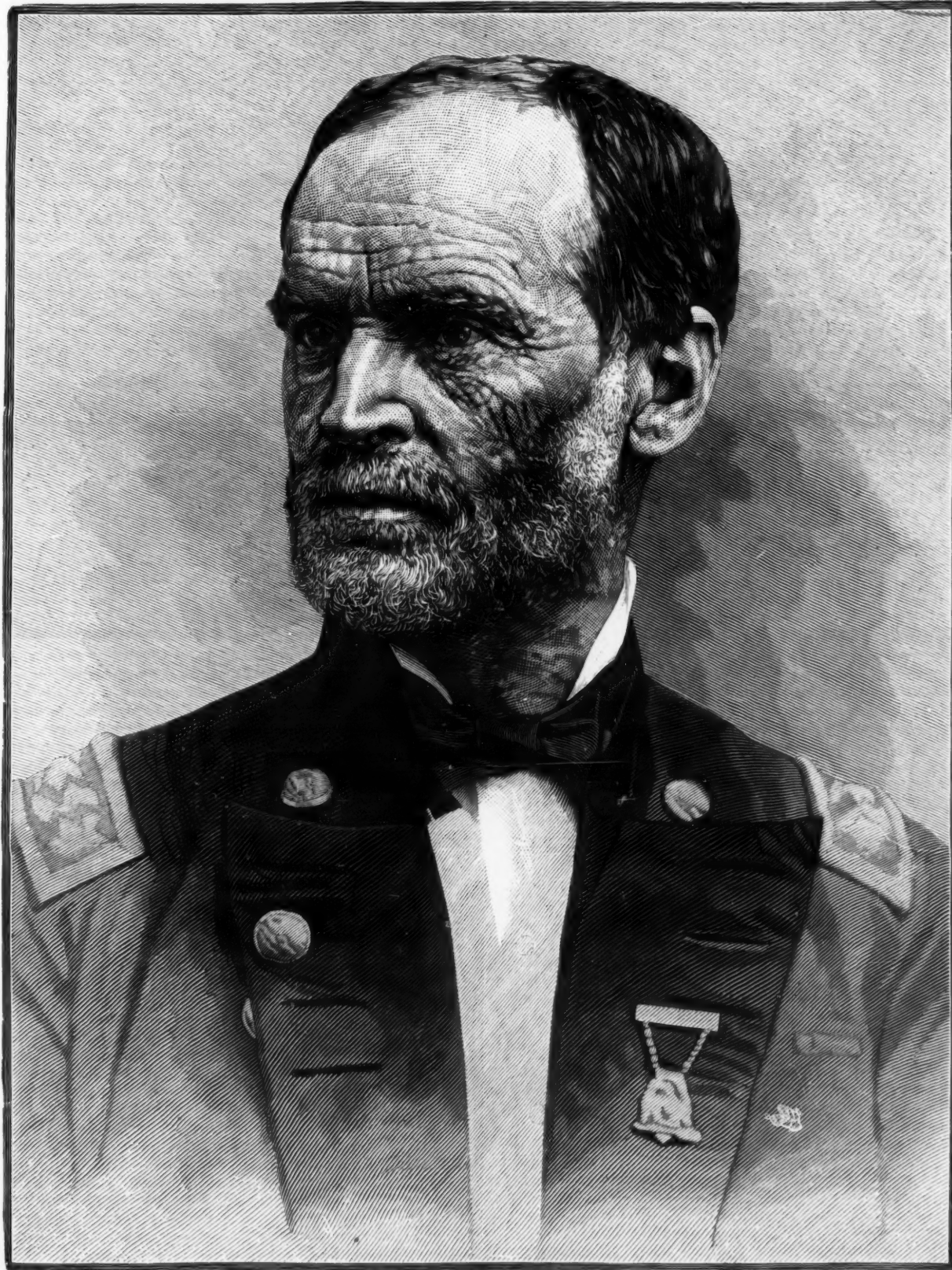


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GENERAL WILLIAM TECUMSEH SHERMAN.—FROM A LATE PHOTO.—[SEE PAGE 45.]

FRANK LESLIE'S
ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

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PERHAPS no one is more competent to speak for the Farmers' Alliance than the newly-elected Senator from the State of Kansas, where the Alliance, in its political force, has proved itself strongest. Senator-elect Pepper, who will take Mr. Ingalls's place, has written for FRANK LESLIE'S ILLUSTRATED NEWSPAPER an editorial contribution on "What the Farmers' Alliance Wants." He presents, in a pithy way, the claims of the association he represents. Mr. Pepper is editor of the *Kansas Farmer*, has had a long experience in political life, and writes with considerable force and vigor. As one of the first public announcements of his attitude and the attitude of his party toward public matters, the forthcoming contribution will be looked for with special interest.

SANITARY DEFECTS IN PRIMARY SCHOOLS.

THERE is no subject that should attract public interest to a greater extent than the health and vigor of the young. Early life is the plastic age, when the development of mind and body is most active. At this time the strain of rapid growth must be met by the most favorable conditions. Where unhygienic conditions prevail the constitution will be weakened and the effects particularly disastrous. This is one of the weightiest reasons that can be advanced for insisting upon the primary schools being kept in the best sanitary condition.

Another consideration of great importance is that in the poorer districts of New York the primary schools must furnish all the education that destitute children can take advantage of, as they so early have to begin to earn their living. It appears that out of about 94,000 children in the primary grades some 40,000 do not go into the grammar classes, that number being the difference between the registration of the grammar classes and the primary classes on December 31st, 1889. In view of these facts it would seem plain that the primary schools should have the best appliances and the larger part of the annual appropriation devoted to the school department. Just the reverse of this, however, is true. The higher institutions, which the fewest children can take advantage of, have by far the best equipment. Evidently the primary department gets what is left after the other departments are well supplied. There are thirty-eight separate primary-school buildings and eighty-one primary departments in grammar-school buildings. In this large proportion of cases where the primary and grammar departments are combined in the same building, the former invariably get the poorest accommodations.

There are many sanitary defects in these buildings, the following being particularly noted in connection with the primary departments: The first thing to attract attention is that most of the schools are grossly overcrowded. One of the results of this is that individual classes are much too large. The rules of the Board of Education allow one teacher to fifty pupils in the primary schools, and no class shall contain more than seventy-five pupils. One teacher is thus obliged to do the foundation work in a class numbering from fifty to seventy-five children. They have to be taught to read, and in every way their undeveloped intelligences given a proper start and bent. How sixty little children can be satisfactorily taught as if one brain, is a problem in physiology as well as in psychology.

The light is bad in many of these crowded class-rooms. Most of the primary schools are situated in the lower part of grammar-school buildings, which are closely surrounded, in many cases, by adjoining high structures. The upper stories of the school buildings may get sufficient light, but in many cases the lower stories are defective in this respect, and gas has to be more or less constantly employed. The strain to which the children's eyes are subjected by artificial light or by conflicting lights cannot but result in the weakening of this organ.

A very grave sanitary fault is found in defective ventilation, and the cubic air space allowed to each pupil is insufficient. In the three lower classes of the primary schools the prescribed allowance of space to each pupil is seventy cubic feet, in the three higher grades eighty cubic feet, while in the four lower grades of the grammar classes the allowance is ninety cubic feet, and in the four higher grades one hundred cubic feet. The Board of Health requires that in tenement-houses the allowance shall be at least four hundred cubic feet, and in some cases six hundred cubic feet to each person. Four hundred cubic feet is required for each lodger in the lodging-houses of this city.

It is thus seen that the children are not allowed and do not get sufficient fresh air. The effects may be noted in the appearance of teacher and pupils, and in the close, stuffy smell in many of the class-rooms. This condition can be obviated by having air-shafts connecting the rooms with the roof. By placing a lamp or gas-jet at the bottom of such a shaft the heated air will

ascend, and in doing so create a current that will continually empty the room of foul, unchanged air. A very large allowance of cubic feet of air to each person in a room will not keep the atmosphere sweet unless some means of changing this air is devised. School No. 74, on Sixty-third Street near Second Avenue, is a good example of what can be accomplished by good ventilation. The primary department contains 1,132 children, and the classes are all pretty full, and yet the air is sweet. There are two factors that render this school satisfactory as to light and air—the lot on either side is vacant, being owned by the school, and all the rooms have an air-shaft connecting with the roof, which constantly changes the air and keeps it sweet. There is no excuse for not applying this well-known sanitary principle to all the public school buildings, thereby insuring a constant and steady way of escape for the foul air that is continually collecting where many people are massed together.

An inexcusable sanitary defect in many of the primary schools is the absence of a proper place to hang wraps and coats. Some of the class-rooms have narrow wardrobes at the back, where clothing is shut in, and others depend on the back seats. On stormy days, when the wraps are wet, the effect of piling a collection of such garments on the back seats can be imagined. In all cases proper drying-rooms should be provided. Finally, many of the class-rooms are unprovided with desks. This forces the children to sit in constricted, uncomfortable positions, especially when figuring on slates. In some cases the benches are too high for the smallest children, so that their feet are unable to touch the floor. This tires the back and they may try and rest themselves by stretching their legs to the next bench.

There is no doubt that the various unhygienic conditions here described as existing in the primary schools have a potent effect upon the health and development of young children. These hygienic defects, however, can all be obviated. Instead of being given the worst accommodations in the building, the primary school should get the best. A certain space around each school building should be secured so that a proper amount of daylight can be insured to all the rooms in the lower as well as the higher stories. This will also render thorough ventilation easier, particularly if air-shafts are provided. Desks and benches of suitable size should be supplied to all the class-rooms of the primary schools. Larger play-grounds and suitable drying-rooms for clothes should also be added to these schools. In a word, everything that the best hygiene can devise should be supplied to that necessary and fundamental place—the primary school.

Henry D. Chapin, M. D.

27 WEST FIFTY-FIRST STREET, NEW YORK.

RECIPROCITY AT LAST.

NO man of sense can fail to perceive the vast benefits to the United States that must accrue from the new reciprocity treaty with Brazil. All the political parties favor an extension of American trade. Not even the blindest partisanship is concerned in regretting the proclamation of President Harrison which announces the taking of the first step under the third section of the McKinley Tariff bill, for the extension of our trade relations, particularly with South American republics.

Under the third section of the McKinley bill the President was authorized, after the first day of January, 1891, to suspend, by proclamation to that effect, the provisions of the act relating to the free introduction of sugar, molasses, coffee, tea, and hides from countries "imposing duties or other exceptions upon the agricultural or other products of the United States." The State Department placed itself in communication with the Government of Brazil, and the latter, by tendering reciprocal advantages to our agricultural and manufacturing interests, has secured free admission of Brazilian sugar, molasses, tea, and hides into the United States so long as the McKinley act remains, and has thus set an example which the other Central and South American States will now hasten to follow.

A similar treaty with Venezuela, it is reported, awaits announcement, and a third also with the Spanish Government for the opening of Cuban markets to American products, in return for the free market which, under the provisions of the McKinley bill, we offer for Cuban sugar.

According to the new treaty, a large portion of our agricultural products, grain, flour, hay, pork, and other commodities, will be admitted to Brazil from this country free of duty after the 1st of April next, and there will be a reduction of twenty-five per cent. in the duties heretofore levied on certain hog products and manufactures of cotton, iron, steel, lumber, rubber, etc. Heretofore, Brazil has imported great quantities of flour from the Argentine Republic, potatoes from Portugal, salt cod-fish from France, hay from other South American republics, oats from Scotland, and butter from Denmark. All of these will hereafter be admitted free of duty from the United States, while the duty imposed on such imports from other countries will continue to be levied. If Congress will provide adequate inducements for the establishment of shipping facilities, there is no reason why our farming industries should not receive a decided impetus from the opening of this valuable new market.

All of the machinery in use in the factories of Brazil has been of English make, and it has imported over \$17,000,000 of cotton goods annually from England. With the discrimination made in favor of our manufactures of machinery, cotton and other goods, and with our advantage of nearness to the consumer, there is no reason why Americans should not take the place of the English, French, and German exporters.

Secretary Blaine pointed out in his argument for reciprocity that the United States imported from Brazil annually products valued at over \$60,000,000, and exported to that country products valued at less than \$9,000,000. It is estimated that, under the new treaty, our exports will rise to at least \$25,000,000 annually, and that instead of shipping only \$500,000 worth of the \$20,000,000 worth of cotton goods required by Brazil, we can at least furnish half of its imports of cotton fabrics. The treaty provides distinctly for free trade in a long list of American goods, mainly, as we have stated, agricultural products; but it also discriminates in our favor by reducing the tariff on American goods

so as to make it more profitable for Brazil to seek this, rather than the English, French, or German markets.

It only needs a brief experience to reveal the benefits of reciprocity with our American neighbors. The movement for the extension of American trade inspired by this Administration and encouraged by Secretary Blaine and by the people generally is, and ought to be, non-partisan. It is intended to develop American trade, and every citizen of this country will rejoice that it has so speedily and signally demonstrated its practical success.

THE FARMERS' PLATFORM.

A CORRESPONDENT writes from Exeter Station, Pa., stating that he is a member of the Farmers' Alliance, and that he takes exceptions to what we have said regarding the platform of that order. "You say that 'if some of the ridiculous notions of the Alliance men—or, rather, their prominent men—were carried out, it would bring matters to a crisis without much delay.' Very true; it is the same thing that has brought one-half of the farmers to the verge of bankruptcy."

Let us ask what would have been the condition of the country but for the financial legislation that saved it during the Civil War? The national bank system was a part of the grand scheme of financing which sustained the national credit, and yet one of the planks of the Farmers' Alliance platform involves the abolition of all national banks. What would it substitute in their place? The old system of State banks, with the dollar of a different value in the different States, and bankruptcies, ruin, and widespread desolation following their collapse?

Cheap money is another demand of the Farmers' platform—an abundance of currency and a reduction of the rate of interest. If money is "cheap" it will, obviously, buy less. If the rate of interest is reduced, investors will go elsewhere to make their investments. Legislation cannot alter the laws of trade in these matters. The world is wide, means of communication easy, and opportunities for business and for investments are not limited to the United States. Directly across the border, to the north and south of us, money commands as high a rate of premium as it does in New York State and in many Western States. It is preposterous to assume that if the rate of interest were reduced to two or three per cent. the burden of the farmer would be lightened. The simple result would be to frighten off capital, and farmers would have no resources upon which to call for aid.

If the currency were increased, even to the extent of giving every farmer a printing-press to print his own greenbacks, the value of money would be so diminished that its purchasing power would be next to nothing. All these quick remedies in financing have been tried in other days and by other peoples, as well as by ourselves, and in every instance they have failed.

The basis of sound business rests on industry, frugality, and integrity. The man who thinks that by legislation he can get the better of some one else who has more money than he, makes a mistake. If he could succeed, the crime of robbery would be at a discount. Legislation would accomplish the same purpose without involving the risk of punishment.

The trouble with our correspondent is that he does not stop to think. If he will study from the standpoint of an intelligent man the questions which concern the welfare of himself and his fellow-man; if he will divest himself of passion and see the truth in the light of every nation's experience, he will understand why the most sagacious minds of the world utterly oppose the growing tendency to communism which has one of its manifestations in the Farmers' Alliance movement.

A FOOL ON FINANCE.

KANSAS elected, as a new Alliance Member of Congress, one "Jerry" Simpson, who made his canvass effective by going through his district and disclosing to crowds of Farmers' Alliance friends the fact that he wore no socks.

The sockless candidate, whose canvass was looked upon with mingled contempt and ridicule, was elected, and he now discloses his original ideas on the currency. They are quite as ridiculous as his ideas of the canvass. He would leave all gold and silver in the mountains, "where they belong," have an estimate of their value made, and issue silver certificates on this estimated value!

He would do this, he says, because coin in the treasury might be stolen; but nothing could remove the metals from the mountains. After making this idiotic statement, Congressman Simpson declared for absolute free trade, not stopping to think that free trade would mean a free invitation to foreign countries to ship their goods here, and that none of them could be expected to send commodities to the United States and accept for them anything less than gold or its equivalent.

Paper money, issued on gold or silver in mines that might or might not exist, would not go very far in paying for imported goods, as "Jerry" Simpson and all others of his class would speedily discover.

Foreign nations make the basis of all their transactions gold, and if the friends of free coinage would stop to think of this fact, they would, from the selfish point of view, decide to materially abate their demands.

THEY MEET AND PART.

THERE are those who will see in the meeting of Governor Hill and ex-President Cleveland at a private dinner party in a New York club, further evidences that the Governor in accepting the Senatorship has, impliedly or by agreement, withdrawn from the contest for the Presidential nomination next year.

Beyond the fact that the gentleman who gave the dinner was a member of the State Senate and a friend of both the New York candidates for the Presidency, and was therefore justified in inviting them both on purely personal grounds, lies the further fact that Governor Hill is altogether too shrewd a politician to make the mistake of publicly antagonizing a competitor for an honor which any man might seek.

That Governor Hill, despite his election to the Senatorship, is still an earnest candidate for the Democratic nomination for the Presidency next year, has been established by the statements of himself and of his friends. There is no concealment of that fact.

There can be no possible doubt about it, and all reports of an agreement by which he shall make way for Mr. Cleveland are simply preposterous. Governor Hill has such perfect and absolute control of the Democratic machine in this State that it cannot be wrested from him. Mr. Cleveland's friends will not dare make the attempt.

The friends of Mr. Cleveland, who have been rejoicing over the Governor's promotion to the Senate, and who have been looking forward to the complexities that might arise from the calling of an extra session of Congress, may as well settle down to the conviction that the Governor's hand is still at the helm of Democratic politics in his State. If an extra session be not called, it looks as if he proposes to stay where he is until the end of 1891. At all events, it is clear that he is in the fight for the Presidency; that he has his own State solidly behind him, and that if any candidate from New York receives the nomination with his consent, it will be himself.

This takes Mr. Cleveland from the field. It is absurd to expect the nomination of any candidate who has no delegates from his own State to advocate his claims. It is idiotic to believe that any candidate can be named against whom every member of his State delegation stands unalterably opposed.

THE SILVER PROBLEM.

THE advocates of the highest standard of commercial value in the United States have repeatedly declared that if this country would refrain from the free coinage of silver, in the end foreign lands, and particularly Great Britain, would be compelled to seek relief from financial congestion by turning to silver coinage. It is evident that this theory is based on sound principles and a clear conception of the financial condition.

Proof of this has been furnished by the bold financial scheme recently outlined by Mr. Goschen, the English Chancellor of the Exchequer. Despite the ultra gold sentiment of the English, Mr. Goschen ventured to suggest the issue of pound notes, payable in silver. It is well known that the gold reserve of the Bank of England has been, during the past few years, very much reduced, and this had much to do with the panic that followed the failure of the Barings. It was rumored some time ago that Mr. Goschen favored the issue of one-pound silver notes, but the rumor was denied. It is evident that there was a basis of truth in it, however, for his recent public declaration in favor of the use of silver discloses the operations of his mind.

It is unfortunate at this time, when Great Britain is beginning to feel the necessity for restoring silver, in connection with gold, to its proper place in the monetary world, that in this country the friends of silver are insisting upon free coinage; which would mean the opening of our markets to the silver of the world, the lowering of its price, and the adding of a premium to gold. In such a condition of things England would recoil from the thought of issuing silver obligations, however small they might be.

On the other hand, so long as we are enabled to maintain silver on an equality with gold, that fact offers the best argument to the friends of the metal in England and in other lands for the restoration of silver to an equality with gold in financial transactions. The difficulty with the few (and there are really but a few) of the influential advocates of free silver coinage in the United States is that they are short-sighted. They take a superficial view of the situation. They lack the breadth and wisdom that experience has given to the foreign financier, and that the same experience, perhaps more limited in extent, has given to the bankers and moneyed men of the older and longer settled parts of the United States.

There are many signs that the cry for free silver, inspired by the few millionaire owners of mining properties, is being hushed, and that the sterling common sense of the people in the West and South, as well as in the East, particularly of those who are negotiating loans for the development of new enterprises, is asserting itself, and where it asserts itself the argument for free silver is more temperate and reasonable.

The existing silver law, which provides for the coinage of almost the entire product of our mines, if it were strengthened by the proposed bill for the purchase of the accumulated silver on hand in the United States, would furnish the best opportunity to test our capacity to market our silver production. Until this test has been made, it is unfair to ask that the mints of the United States be opened to the silver of the world, and that we shall set a price on the metal from fifteen to twenty points higher than the price of the world. Any child in economics can understand that such an effort would bring to us the world's supply of silver, and that the plethora would overburden us and quickly lead to a sudden and disastrous fall in its value. This would be the effect in the case of any commodity, and it would obviously follow if that commodity were silver.

FREE TRADE WITH CANADA.

THE active progress of negotiations between Newfoundland and the United States looking to a reciprocity treaty has led the Governor-General of the Dominion to make public the fact that he had communicated with the home Government recently with reference to the appointment of a joint commission to prepare a treaty of reciprocity between the United States and Canada. The Dominion authorities prefer that, instead of a separate agreement with Newfoundland, one should be made which shall provide for reciprocal trade relations with the entire Dominion.

Secretary Blaine's statement, made to Congressman Baker, that the United States should have a full commercial union with Canada, and nothing less, is thought to signalize the attitude of this Government in relation to the negotiations. If so, it seems to be the intent of the Administration to have free trade with Canada or nothing. In other words, so far as the Dominion's commercial relations with the United States are concerned, they must be on the same footing as those of any State in the Union.

If this experiment could be tried, it would lead to interesting results. Our agricultural industries, particularly those of New York, might suffer, but our manufacturing enterprises would expect to benefit by an extension of business. It must be borne in mind that free-trade of this character would be different from free-trade with a foreign country where low rates of wages pre-

vail, and where manufacturing enterprises have been highly developed.

Some of the most prominent statesmen of our time, on both sides of the northern border, have, during many years, implicitly believed that the time would come for the annexation of Canada to the United States. Professor Goodwin Smith recently put himself on record as prophesying the approach of that time. There is no doubt that the establishment of free-trade relations with Canada would hasten the day of annexation, and it seems to be the unwritten law of fate that artificial boundary lines between contiguous territories, separating peoples who are not dissimilar, who speak the same language and have the same customs, must eventually be disregarded and disappear.

Whether the United States would profit by the annexation of Canada or not may well be questioned. The problem is serious. Perhaps free-trade relations would lead to a decisive solution of it.

TOPICS OF THE WEEK.

THE Farmers' Alliance, which is now in complete control in South Carolina, has established supply stores at which its members trade, in various places. One of these at Spartanburg recently failed, and the liabilities are estimated at \$15,000 to \$30,000. It has creditors strung all along from Atlanta to Baltimore, and claims are still pouring in. All of this demonstrates that men who can run a farm sometimes cannot run a grocery store, or adjust the finances of a great nation. It is an old adage that "the shoemaker had better stick to his last."

THERE is an all-pervading spirit of disquiet abroad. The Parnell case has stirred up all of England; a ministerial crisis has led to the retirement of King Humbert's favorite chief of the Italian Cabinet, Signor Crispi; a demonstration in favor of a republic has been made in Portugal; Belgian troops in Brussels have openly disobeyed orders; English soldiers in the Bermudas have been riotous; the Chilean navy has revolted, and everywhere the voice of unrest is heard. It is significant of the times; it is an outcome of the same feeling that has inspired the Farmers' Alliance in the United States. The world is moving, but it seems to be a little off the track.

A SENSIBLE hint to amateur collectors is given in the current number of that excellent publication, the New York *Art Amateur*. It advises amateur collectors to limit their hobbies to special subjects, because only millionaires can hope to have a general collection of *bric-à-brac* and works of art of a high level of excellence. It instances a collection of English wine-glasses of early make which, though it embraced but a hundred varieties, was found to contain half a dozen that were perfectly unique and worth describing in a monograph. Collectors who have not too much money, but who have sufficient to amuse themselves with some hobby, can profit by this suggestion.

CREDIT for the courage of his convictions must be given to Mr. Frank A. Munsey, the well-known publisher, who has undertaken, and apparently with success, to revive the New York daily *Star*. Its new name, the *Daily Continent*, is not generally received with favor; but the make-up of the paper, its new form, and bright appearance certainly deserve the commendation they have received. We are among those who have believed that there was a future for the *Star*, in spite of its unfortunate past, and it looks as if Mr. Munsey, bringing to the work the sterling qualifications of an experienced journalist, and that newspaper common sense which is only another name for genius, might prove to be the man to make the venture at last a signal success. We hope so.

A PHENOMENAL exhibition of progress is revealed by the growth of Shenandoah, Va. A number of prominent railroad men and capitalists have taken an active interest in the improvement company which has the interests of the community at heart, and the result has been the establishment of railroad shops, iron works, and other industries, and a general demand for dwellings, with a large increase in the number of houses and stores, and a steady and constant current of prosperity. All of these promise to make Shenandoah one of the brightest cities of the prosperous State of Virginia. One who has not witnessed the growth of such enterprises in the South cannot comprehend the excellent foundation upon which they are built.

THE electoral reform movement has taken on a new phase in Minnesota. A bill has been introduced in the Senate of that State which fixes the limit of election expenses of candidates. The State officers, including Senators and Congressmen, are limited to an expenditure of \$1,000, and the amount is graduated down to \$500 for mayors of cities. Every candidate is compelled to file a sworn statement showing in full all moneys contributed or expended by him, and after election the successful candidates must file another statement covering in full the cost of nomination and election. A provision making it a misdemeanor for any newspaper to sell its influence to any candidate is also to be inserted. This is the last product of Western politics, and it is not nearly as bad as some other radical legislation that has been suggested, chiefly by the granger element.

NO STATE in the Union has, during the past year or two, enjoyed greater or more solid progress than Texas. Its people are all stirred up to the manifold attractions they offer for investment. The desire to secure immigration and capital is general, and constantly manifests itself by gatherings in the shape of conventions at various points. One of the most significant of these was recently held at Colorado City, the great natural salt centre of Texas, and one of the most promising cities in the rapidly developing central part of the State. This convention was attended by representatives from all the surrounding counties, and it was resolved to establish an organization to be known as "The Northwest Texas Development Association," comprising all the counties along the line of and contiguous to the Texas and Pacific Railroad. These counties will be asked to contribute a fund to make public to the world the magnificent attractions of cen-

tral Texas. While Colorado City and its vicinity are not having what is usually called a "boom," it is the centre of a large and constantly increasing trade, and the organization of the Development Association must inevitably lead to a still further appreciation of values and a large increase in the tide of immigration now turning in that direction. It is significant that lands in the vicinity of the counties represented at the Colorado convention could be bought a year or two ago at less than two dollars an acre, and now are held at from two to ten times that figure. The growth of Texas is one of the most marvelous proofs of our material progress, and apparently it has scarcely begun.

THE hope that has been generally expressed that Congress might amend the Interstate Commerce act so as to relieve the railways from oppressive anti-pooling legislation appears to have been ill-founded. Senator Cullom, who is in large part responsible for the Interstate Commerce act—one of the crudest, most ill-conceived, and unhealthful laws on the statute-books—is chairman of the Committee on Interstate Commerce, and the amendments to the law which he has reported to the Senate are utterly unlike those which were originally suggested. Mr. Cullom seems to be more intent on restricting the courtesies extended to newspaper men by the railroads than anything else. It is surprising, considering the vast interests at stake in this matter, that the press does not urge upon Congress the necessity of repealing the oppressive anti-pooling clause. Until that is done disaster must threaten nearly all the shorter and weaker railway systems of the United States.

AN eminent professor of physical geography in the University of Berne, after devoting three years to the gathering and discussion of data concerning oscillations of climate, comes to the conclusion that no permanent climatic changes have recently occurred. His observations of rain-fall, atmospheric pressure, and temperature cover data extending back five hundred years, and his conclusion is, therefore, generally accepted as sound. It will be remembered that during the past two years, up to the present winter, the weather had been very mild both in this country and in Europe, and it was predicted that our severe winters had passed. The tremendous storms and protracted cold of the past January in both hemispheres completely confounded the weather prophets who had been telling us how the change in the Gulf Stream, the extension of irrigation, and other causes were operating to moderate permanently our winter weather.

THE suffering of the working masses abroad this winter, intensified as it is by the unusually cold weather, surpasses belief. It is estimated that one hundred thousand unemployed persons have been left without resources in the city of London. The newspapers are full of statements regarding the utter inability of various relief and philanthropic organizations to meet demands upon them. In Hamburg, Germany, four thousand unemployed workmen have demanded help from the authorities, and have gone so far as to ask that landlords be prohibited, on next quarter day, from evicting tenants unable to pay their rents; that fifty marks (about twelve dollars) be advanced to destitute workmen from the State funds, and that poor children in the public schools be supplied with a hot meal daily. The Hamburg committee, formed to relieve the distress of the unemployed, distributes 10,460 free meals daily. All over Europe the wail of the suffering unemployed is heard. The condition of American workmen is infinitely better than that of laborers in any foreign land.

DURING an interesting course of evening lectures on electricity, being delivered at Columbia College, New York, by Francis E. Crocker, A.M., he recently stated the singular fact that an electric current which would scarcely be felt by a man would give a noticeable shock to a horse. He said this had been noticed on the public thoroughfares of New York and had frequently attracted attention. He thought the leather soles of a man's shoes acted as insulators. He might also, doubtless, have added that the iron shoes of a horse make him peculiarly sensitive to the presence of electricity. Professor Crocker said that the greatest danger from contact with electrical wires arose from direct contact with the flesh, and especially with a moist surface; that if a man's hands were soiled he would be much less apt to sustain a shock than if they were clean and moist. Unless there was this direct personal contact with an uncovered surface of the body, he thought there was little danger from electric contact. His advice to his audience, however, was summed up in the brief statement: "It is better to let all electric wires alone, as far as possible, and if you must handle them, handle them with rubber gloves or through the instrumentality of a fairly good non-conductor, like a stick of wood, which one can almost always find at hand in an emergency."

THE glaring defects in the sanitary arrangements of even the best Atlantic steamships have been called to public attention by a legal action instituted by a saloon-passenger against an old British steamship company, for a serious injury to his health through the faulty ventilation of his state-room upon the outward passage. Fifty thousand dollars damages are demanded. While great steamship lines have been expending enormous sums and taking tremendous risks to secure a high rate of speed, none of them has devoted adequate attention to the sanitation of its steamers. Every foreign traveler recalls with a feeling of disgust the musty, stale, unpleasant atmosphere he is compelled to breathe in his state-room, and, in fact, everywhere but upon the deck of a steamer. And even on deck, when the emigrant list is large, he cannot escape the evil presence of disagreeable smells. We are among those who believe that sea-sickness comes as largely from the lack of proper ventilation on ship-board as from any other cause, and a steamship line, no matter how slow its trips might be, that would give passengers pure, fresh air, in and out of their state-rooms, would command the bulk of public patronage. The Legislature of this State should authorize the Health Department, or some authority, to insist upon proper sanitation of all ocean-steamers sailing from New York. The public would appreciate this as an unmixed blessing.



KANSAS.—WILLIAM A. PEFFER, UNITED STATES SENATOR-ELECT.—PHOTO BY LEONARD.

THE SENATOR FROM KANSAS.

JUDGE WILLIAM A. PEFFER, the Senator-elect from Kansas, is likely to be as picturesque a figure as the distinguished Senator whom he succeeds. Judge Peffer, who is sixty years of age, is six feet high, correspondingly slim, narrow-chested, and lank of limb. He has a mat of thick, black hair over a low, retreating forehead, with black eyes shining out from under a beetling brow. The lower features of the face are entirely hidden by an immense black beard, which reaches almost to his waist. He has a deep and guttural voice, and is described as slow and deliberate of speech. He is a man of some ability, having been for a number of years identified with the journalism of Kansas, the paper with which he is now connected having a wide circulation and a large influence. He was originally a Republican, but latterly espoused the Alliance cause, of which his journal has become the chief expositor in Kansas. In the last campaign he was particularly violent in his opposition to Mr. Ingalls, and his vehemence has now been rewarded by his election to the place occupied by that gentleman. He strongly

favors a national party movement, believes in a paternal Government, and especially in the enlargement of the currency.

MRS. R. H. WHITLOCK.

AMONG the gay society leaders of charming old historic Richmond, Mrs. R. H. Whitlock stands conspicuous. Nor is her social success due more to wealth, position, and an attractive personality than to the innate graciousness and kindness of heart—the true secret of abiding popularity—that is her fairest heritage.

She began her brilliant social career in her native city of Covington, Ky., as Miss Lou Ford, dividing her honors with two beautiful sisters, who, like her, subsequently yielded heart and hand to old Virginia. Not many years ago she married Mr. R. H. Whitlock, of Richmond, Va., a prominent tobacco-nist, and one of the wealthiest citizens in his community. Their establishment, on fashionable Franklin Street, is one of the handsomest in the city.

Mrs. Whitlock excels in the beauty and elegance of her toilettes. Worth and her own inherent taste combining always to make her one of the most effectively gowned women in any assemblage. She has a beautiful physique, and her skin is as white and smooth as marble. A sharp contrast is furnished by her densely dark hair and brows. She entertains magnificently.

DAISY FITZHUGH.

THE NEW YORK DOG SHOW.

THE dog show at the Madison Square Garden, New York, which is to open on February 24th and continue through the 27th, will be the fifteenth annual exhibition of the Westminster Kennel Club, and will, it is expected, be the most interesting of all these very successful displays of superfine dog flesh. How much these annual exhibitions have done for the improvement of the breeds of dogs can only be conjectured; but it is an obvious fact that, within the past few years, America has won an extended reputation for the higher and better class of dogs exhibited from year to year. The Westminster Kennel Club, or-



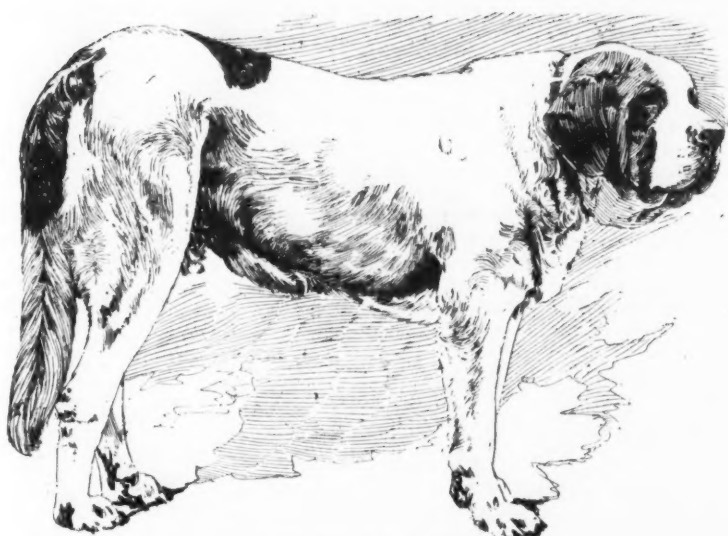
SOUTHERN BELLES AND BEAUTIES.—IV. MRS. R. H. WHITLOCK, OF RICHMOND, VA.

ganized in 1877, may fairly be credited with this result. Several new features, embracing the exhibition of new classes of exhibits, are promised at the forthcoming show, and there is every promise of its success. The prizes offered have attracted a large list of entries, and the competition will be closer than ever before.

The illustrations of some notable dogs which we give in this issue will be especially interesting in connection with the annual show.



GENERAL SHERMAN AND STAFF IN THE TRENCHES BEFORE ATLANTA.—FROM A WAR-TIME PHOTO.



Watch, king of St. Bernards.



Judith, bloodhound.



English mastiff, Champion Beaufort.



Broomfield Madge, terrier.



AN EARLY VIEW



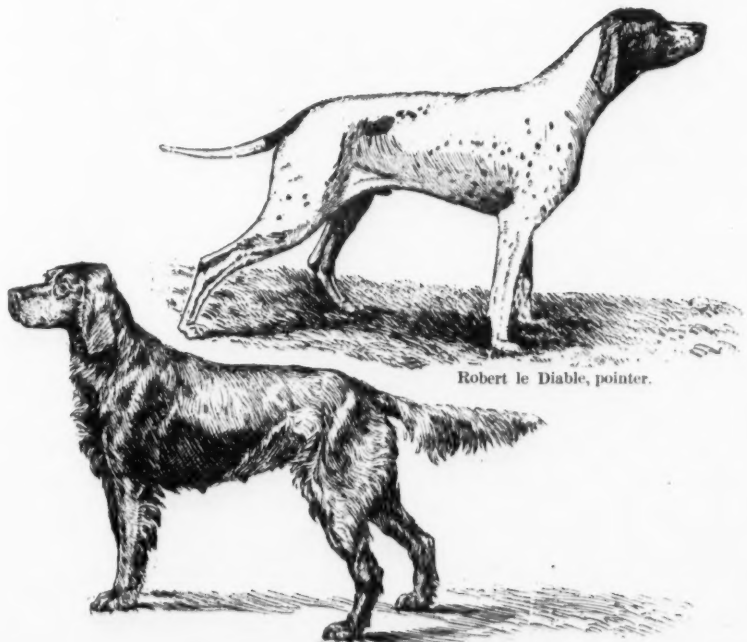
Champion collie, Scotia.



Styx, champion black poodle.



Brockenhurst Quick.



Robert le Diable, pointer.



Ivan Romanoff, Siberian wolfhound.



Hector St. Gothard, St. Bernard.

THE BENCH SHOW AT THE MADISON SQUARE GARDEN, NEW YORK CITY.--SOME OF THE NOTABLE DOGS ENTERED IN COMPETITION.
FROM PHOTOS.

THE DOWN GRADE.

THE older we get, it seems, somehow or other,
The years they jes' pile right on top o' one 'nuther;
And if I may ventur' to speak in a figger,
To give my idee's what the poets call "vigger,"
I feel like a tree that is swingin' and swayin'
In make-believe growth, with its roots all decayin'.

The up-hill o' life, as you climb it, grows higher,
But when you're on top, then the bottom seems nigher;
And like a train, plannin' a railroad disaster,
The strides o' the years they grow longer and faster.
Till on the down grade I discover I'm winnin'
The very same p'int where I had my beginnin'!

ALBANY, N. Y.

M. A. B. KELLY.

HER MOTHER'S PORTRAIT.

BY LYNN R. MEEKINS.

I.



It was a calm, sweet face in a big gilt frame. No one could honestly call it a work of art. Doubtless the painter tried to impart to it the post-mortem rigidity of his times, but some gentle spell crept into the blundering heaviness of his lines and put into his work a touch of life. In spite of the superabundant coloring there is an attraction in the face. I wish I could describe it, but the graceful contour, the glory of those eyes, the sweetness of that mouth, and the crowning effect of that dark hair, arranged in the style of fifty years ago, are all too much for these cold lines. There are other portraits around it—impressive and interesting—but in loveliness, delicacy, and beauty it far excels them all, like a full-blown rose in a bouquet of chrysanthemums.

A soft light steals through the old-fashioned shutters and fills the place in a reverent way, as if it feared to disturb the meditations of the lifeless occupants of the walls. We might almost fancy a holy calm with the portraits as the saints; but really most of them were anything but saints, and the place, instead of being a sanctuary, is nothing more than the closed room of an old Maryland mansion, whose family history has been crudely but religiously perpetuated in those stilted counterfeitings of nature.

The room was a central one with doors at each end. One of these opened and admitted a young woman. She was rather slender and of average height. Her face was beautiful in its womanliness. She looked around and gradually neared the portrait. She gazed at it as if trying to read some message from its lips. As she gazed the tears came and the roses fell from her hands.

In the hall-way leading to the opposite door footsteps and manly voices were heard. A moment after she left the room two men entered. One was tall, erect, with gray hair and gray beard, and a handsome, refined face. The other was not so tall, and much younger. His clothes fitted perfectly and his appearance was somewhat elegant. He was politely deferential to his senior. "You must think a great deal of these old portraits, colonel?" said he.

"Of course I do, Henry. They are my family history."
"What a remarkably sweet face your wife had!"

"Yes; and it was the outward expression of one of the purest and noblest lives that the world ever knew. Beauty was written in every line of her character. Her face, her soul, her thoughts, her actions, were all beautiful. It was a terrible day for me when she died."

The young man said nothing, but his eyes sought the floor, discovering there the flowers. He stooped and picked them up. "Some one has been here."

"Yes," answered the colonel, "Laura. She adores the memory of her mother, and I often think that her adoration has put something of life into the portrait, and that in her fancy she looks upon it as a living being."

They turned and walked into the next room. Laura was sitting by the window sewing. She bowed formally and resumed her work. The young man looked steadily at her, and ventured a remark, but her reply, although entirely courteous, was so formal that he made some commonplace observation and left. He joined the colonel on the porch.

"You will be with us to-night, I suppose?" he said.

"I don't know. I've lost too much already. I'd better stay away." The colonel said this somewhat sadly.

"Oh, nonsense!" replied the other, carelessly. "Your luck will turn. It always does."

"Perhaps," said the colonel, as he looked in a dreamy sort of way across the field. He was still gazing when Henry Ploydon mounted his horse and rode briskly down the lane.

"Luck will turn!" Colonel Gray mused. "Luck will turn? I wonder if it will. Is the phrase a prophecy, or is it a mere bait for the vanity of old men and fools?"

There was an interruption. Laura came upon the porch.

"My dear," he said, "you don't look well to-day. You ought to ride out an hour or so. It will do you good. Less reading and more fresh air is what you need. And, by the way, my child, you should be more social. Why, for instance, do you avoid Henry?"

"Simply because I do not like him."

"That's a poor excuse, my dear. Henry's family position is equal to yours. He is one of our best neighbors, and certainly he deserves as much respect as any visitor to our house."

"Father," said the girl, with a sudden burst of feeling, "I wish he had never seen this house. I wish he had never known you!"

Colonel Gray was startled. "Why? What's this? What do you mean?"

She evaded a reply by asking a question.

"You are not going there to-night, are you? Please don't. Please stay at home, just for my sake!"

"But—"

"Please do! I'm so lonely here." She had put her arm around his neck and was stroking his cheek with her hand.

"Why, certainly I would, but—but—but you know I can't break an engagement. Wait until to-morrow night and I will listen to your songs as long as you will sing them. Here Jim,"—calling to a servant—"get Miss Laura's horse. Take that ride, daughter, and let the sunshine chase away those clouds."

He left the porch and went into the library. When he closed the door a great troubled look came upon his handsome face. He stood irresolutely by the table, his eyes fixed on vacancy, his thoughts centred upon doubt. Presently he sank into the big chair and gazed at the carpet. Then rising quickly he struck the table with his fists and exclaimed:

"The luck shall turn!"

II.

AFTER supper Colonel Gray rode away. Laura busied herself in finishing the household duties of the day. When all was done she took a seat in the easy-chair in front of the big open fire. She hummed a song and gradually sang herself into silence. Then, as she watched the flames, the story of her life came before her. A long line of ancestors trooped past. She knew full well that they in succession had occupied the estate ever since the first of the family came from England in the early colonial days; that they had played distinguished parts in the history of their State, had lived well and handsomely, and had gradually dwindled until only she and her father were left. Her mother had died fifteen years before. Ah, how often she wished her back! She herself was twenty-two. How prosaic the years had been! The same surroundings were varied by a few visits to the city, and that was all. True, she had her governess, her horse, her church work, her errands of charity, but did they constitute all of life? Was there not a still better happiness? It was different from what it used to be. Before Robert went away there was no time for gloomy thoughts. But why think of him when she never expected to see him again—when he had gone suddenly without a word, without a sign? Her father was probably right when he said that Robert was inferior to her in position, but that had not prevented her from enjoying the long drives, the happy excursions, the frohes of youth; had not kept her from taking delight in his admiration, or from admiring him in turn for his brave efforts in self-improvement. Yes, Robert was undoubtedly inferior in birth. Why? Simply because he was the son of Cyrus and Rebecca Catterson, who were Colonel Gray's tenants—"good people," the colonel used to say, "who know their places." But he had grown up with Laura. She had treated him as her equal. She had rejoiced in the companionship. And then one day, when she was about sixteen years old, came the sudden news that Robert had gone West. They offered her no explanation, gave her no word from her truant admirer. She was too proud to say anything, and even when her father talked to her and told her that she must be thinking of taking her position in society, she thanked him as if nothing had happened.

But all that was seven years ago, and why bother about recalling it? There she was, snugly ensconced in the chair, gazing steadily at the blazing logs. How easy it was to shape pretty castles, see strange fancies, and build new hopes all in the picture; what was warmth to-night and to-morrow—ashes.

But an end to fancies! Out in the hall there was commotion. The door opened and in moved a big, bustling, joyous mountain of femininity, shapeless in plentiful hood and abundant shawl.

"Wait out there, Timothy!" she called, and then she saw the dreamer at the fireside. "Well, well," she exclaimed, "here you are all doubled up before the fire like one of the beautiful women in the story paper. What is it, dear—theague or love?"

"Oh, Mrs. Catterson, I'm so glad to see you! I'm so lonely."

"I'm glad too, dearie. I just had to come. It's been such a day! I declare, I'm so happy that things are all turned upside down. Some people when they get happy don't say nothing. That's Cyrus. When it came it seemed to strike him dumb, and he's been going around all day grinning like one of them chimney-punksies. When I get happy I want to talk—I want to sit right down and talk. So all day I nagged after Cyrus to talk, but he wouldn't, and bless your soul! to night after supper when I got at him again, he said he'd been so happy all day that he was played out and he thought he'd go to bed. With that I got up and said I was coming to a place where people are more civil. And here I am, but I can't stay long."

Laura arose from the chair and went to the visitor, and began to untie her hood-strings and loosen her shawl.

"Oh, yes, you can," she said; and then when she got the hood and the shawl she put them away, and declared, "you've got to stay all night. Now don't say a word. You promised last week, and I want you so much to-night."

There was objection, but it all ended in Timothy being sent home alone with a message that Mrs. Catterson would remain until morning.

"Now," said Laura, "make me happy by telling me all about your happiness."

Mrs. Catterson needed no encouragement. She began. It was a steady flow of details. She described everything, rehearsed all the household happenings, and criticised the gentle and silent Cyrus in a way that must have made his ears burn the whole night through. Laura was an appreciative listener. Presently, when there was a slight pause, the young lady said:

"But, Mrs. Catterson, you haven't yet told me what caused all this happiness."

The good old lady became greatly troubled. It took her some minutes to reply, and when the words did come they seemed to fall out involuntarily.

"What a goose I am!" she said. "I came all the way over here to talk to you about it, and I—I—I declare, it must have turned my head."

"Why can't you tell?" persisted the young lady.

"Now, dear, don't ask any questions."

"Auntie—I'll call you that, just as I used to—you probably forget that I am no longer a girl—I am a young woman."

The old pet name pleased Mrs. Catterson.

"It was a letter," she said.

"From Robert?" put in Laura, as she gazed at the fire.

"Now don't—please don't!" said Mrs. Catterson, imploringly.

"Is he well?" continued Laura in the same matter-of-fact way.

"Yes, and doing splendidly," said the proud mother with enthusiasm. "Why, they've elected him mayor—there, bless goodness! I've gone and done it. Child, you ought to be ashamed of yourself to make a good churchwoman like me break my word."

"Why, what have I done?" asked Laura, innocently. "I once knew him, didn't I? And isn't it natural that I should be interested in your son's welfare? I suppose he's forgotten all about me, but I'm sure—"

Somehow the sentence got discouraged and stopped. Laura looked at the fire again. Mrs. Catterson stole a few glances at the young woman and resolutely held her peace. That is, she held it for a while, held it until she thought she saw the beginning of a tear. Heaven knows that she struggled with the silence, but she simply couldn't control it any longer.

"Forgotten you!" she exclaimed, leaning so far over the arm of the chair that an accident was threatened. "Forgotten you! Sometimes I almost wish he had."

Laura's eyebrows went up in astonishment. "Why, auntie, what—what do you mean?"

"I've broken my word and I guess there's no escape for me now," she said, sadly.

"None," replied Laura; "but don't worry. I'll be responsible for your sin."

Mrs. Catterson made some comments on the weakness of poor human nature in its relation to promises, and then she continued:

"It's been seven years since Robert left us. When he went away it was on money the colonel gave Cyrus and me for our boy. The colonel made us promise not to mention Robert's name to you, and as we both thought it for the best, we promised. For seven years he has been a burden on my soul—just think of a woman carrying such a thing for seven years! But, child, that wasn't the worst. Robert seemed to get along mighty well. He went out West, about a million miles away, to a small town. The place grew and got to be a city. They elected him mayor, and I guess they think a heap of him. But, my dear, he's nearly killed his old mother."

Laura was so much interested in the story that she could only say, "How?"

"Writing—just writing," replied Mrs. Catterson, shaking her head. "I can sew all day, and cook all day, and scrub all day, without feeling tired, but writing!—it cramps my fingers and gives me a crick in the neck and turns my head topsy-turvy in no time."

"I don't understand," said Laura.

"You don't? Well, if you could see them letters of his you would pretty quick. Why, child, during them whole seven years he's made me write every week, telling everything about you. It's been awful, and it's just as bad now as it was five years ago."

The flames burned briskly on, but they were no warmer than the happiness in that face—not half as red as the blushes in those cheeks.

Both were silent again for a while, and then Laura began to ask questions, to which Mrs. Catterson replied with voluble enthusiasm. In some way their chairs got close together, and they were both very happy indeed.

"And I haven't yet told you what it was," broke in Mrs. Catterson, after a long account of other details. "You know Cyrus and me bought our little farm from your father, and as we couldn't pay for it all, we gave a mortgage of a thousand dollars. It's been a-hanging over us for years like a cloud, and as it come due this week we thought he'd have to get it renewed again. Well, Cyrus was blue and so was I. But early this morning he went down to town, and what do you suppose he found there? A package at the express office and a letter. The letter was from Robert, saying that we would never let him send us anything—we thought he needed all his money, you know—he'd like to know if we couldn't use what he sent by express. Well, we opened that bundle, and there we found a thousand dollars. And we paid it to the colonel and got our mortgage. And that's why we've been so happy."

They sat up until late in the night. Mrs. Catterson grew sleepy, but Laura wished to wait for the colonel. Midnight came and he did not appear. Reluctantly she arose and told Mrs. Catterson that they would retire. She went to bed, but not to sleep. Her great brown eyes gazed into the darkness; her heart beat in mingled joy and fear. The thought of Robert made her happy. The recollection of her father made her anxious. She heard the big clock strike one. The minutes seemed as hours. Two o'clock came. Still the eyes were open and the heart was excited. Presently the dogs barked, and down the lane she caught the sound of wheels. She arose, got the lamp, and stood at the head of the stairs to light him up the steps. She saw him approaching. His eyes looked wild. His face was pale, his hair disheveled, his step uncertain.

"Father, are you ill?" she asked, anxiously.

He did not answer. As he came near she put her face toward him for a good-night kiss. He stared at her an instant only and stumbled quickly to his room, without a sign, without a word.

She waited at the door. She heard him throw himself on the bed. She heard groans.

"The luck will turn! Ha! ha!"

How hollow was that laugh. She listened again. He breathed heavily. He mumbled as if in delirium. And then, with a wild cry he sat bolt upright, clasped his hands to his brow, and screamed in infinite hopelessness one word:

"Ruined!"

And throughout the house it echoed and re-echoed. Every wall, every nook, every corner seemed to take it up and hurl it back as if to mock and crush the sad heart that waited at the door.

The doctor said it was brain fever. For a week it raged. Laura was at the bedside, the soul of gentleness and devotion. A brief hour of sleep, snatched between times, was all she would take. Her great love gave her great strength. The doctor cautioned; Mrs. Catterson implored her to rest, but she shook her head and went on with her work. The patient sank lower and lower. Sunday dawned bright and beautiful. Laura was at her post of duty. The doctor came. He saw that the patient was sinking. Tick! tick! went the big clock. Weaker, weaker beat the pulse.

"God help you, my child," said the physician. "I can do no more."

Five minutes afterward the colonel was dead. The end came as peacefully as the close of a summer day. Then, after the sunset, darkness fell upon Laura's soul. Her endurance had been heroic; the reaction seemed complete.

She was ill many days. Mrs. Catterson gave up home to attend to her. For a while life hung by a slender thread, but at the close of two weeks the crisis was passed. Gradually, very gradually, the invalid reached convalescence. Only by piecemeal were the particulars of her father's funeral told her. It was largely attended. Many evidences of esteem and respect were shown. For all these she was deeply grateful. For her the people had brought flowers and loving messages; prayers had been offered at the church, and her tears told how full was her appreciation.

Very adroitly did Mrs. Catterson ward off the inevitable news about the estate. It was pitiful, the people said, and the people were right. The estate was bankrupt. Colonel Gray had not enough to pay his debts. Mortgages and notes had become due. The money he had for their payment had been lost at the gaming-table. He had left neither will nor means.

The greedy creditors swept down upon the effects like vultures. Within a week after the colonel's death the officers of the law were in charge. Every piece of furniture had been attached; everything was marked for auction.

Of all this Laura was ignorant. It was a month before she was informed of it, and only then was it told her because the auction was advertised for the following week. The news did not have as bad effect as was feared. She bore it with calm resignation. This was on Friday. On Saturday there came a personal note marked "Important." The servant Jim brought it to her room. She opened it and read:

"MY DEAR MISS GRAY:—None can sympathize more sincerely than I in your great bereavement, for none had a higher appreciation of your father's nobility, and none can feel a greater sorrow for your own illness. My own sincerity must be my excuse for trespassing upon your convalescence, for I wish to serve you. If I may aid you, either financially or in any undertaking, or in any way whatever, I will feel it a favor if you will command me. Believe me, with the deepest sympathy,
"Most sincerely your friend, HENRY PLOYDON."

As she read it the blood crimsoned her pale cheeks. Crushing the paper in her hand she threw it on the floor.

Jim waited patiently. Presently he ventured:

"The man's waitin' fur an answer, miss."

"Tell him," said Laura, with emphasis, "that there is no answer."

Ploydon's letter was respectful. He had always been respectful. And yet she regarded him as a contamination.

Jim had never seen her so perturbed. He therefore guessed that the note contained an insult. As he descended the steps his blood steadily rose. When he reached the messenger he was in an emphatic condition of mind and body. He had a feud of long standing with the dusky note-bearer, and he made full use of his opportunity.

"Dar ain't no answer," he said, "en dar ain't er gwine ter be no answer. En ef you knows what's best fur you you'll git erway from heah mighty quick."

The astonished negro went with haste. As he proceeded, his injured feelings fed his imagination, and when he told to his master the result of his call he did it with plenty of picturesque ornamentation.

After Mr. Ploydon dismissed the man he walked up and down his room in great perturbation of mind and spirit.

III.

FOUR days later was the date for the auction. The weather was clear and beautiful. Laura was cheerful in spite of the gloomy necessities of the day. She talked in a straightforward, matter-of-fact way with Mrs. Catterson.

"Of course," she said, "I will be able to save very little, and I would not if I could, for everything must go to pay off the debts. But there is one thing that I must have, and that is mother's portrait. Won't you go and get it before the people come, auntie?"

"Of course I will, dear," and down the stairs Mrs. Catterson went. She seemed to stay unnecessarily long, and when finally she did return her face was flushed and excited in spite of her apparent efforts at self-control.

"Dear," she said, in a glow way, as if trying not to say anything at all, "there has been some mistake. The picture is marked along with the rest."

"Marked to be sold!" she exclaimed, in dismay.

"Yes; but, dear, don't let that bother you. It will be all right. It's only a mistake. When they know that you bid for it they will soon let you have it."

They were still talking about it when the people began to arrive. It was the biggest auction the district had known for years. Everybody came; those who had no money as well as those who had. The large parlor was soon filled, and the overflow peered in at the windows and crowded the porch.

The auctioneer, pompous, loud-voiced, and familiar, was going around struggling under the burden of his importance. At the private door leading to the upper rooms stood Mrs. Catterson and the gentle Cyrus, outwardly calm but inwardly excited. In an almost solid mass were packed the men and women of the neighborhood. The auctioneer mounted his improvised rostrum and rapped for order. As he did so a young man by sheer physical force squeezed his way through the crowd and took his position in the far corner. It was Henry Ploydon. Strange, that he, of all persons, should be there!

"Ladies and gentlemen," said the auctioneer, "I am not going to take up time by making a speech. Let us start by offering something that will please your idea of beauty. Where are the pictures? Ah, here is a fine painting. How much?"

It was a landscape and brought a fairly good price. The next and the next were offered with like result. In good time the portrait was reached. Rebecca nudged Cyrus, and, obedient to her instructions, as he usually was, he went forward and whispered a word to the auctioneer.

"This," said the professional iconoclast, with unwonted gen-

tleness, "is a beautiful portrait that needs no words of mine. How much am I offered?"

"Five dollars," said Cyrus, and Mrs. Catterson nodded.

"Five dollars,"—and then, in a half inquiring tone whose purpose the people understood, "I believe it is the bid of Miss Laura."

The honest neighbors fully appreciated the incident. No one thought of bidding against her. But wait!

"Five dollars. Going—going—"

"Ten," rang out a deep voice.

With one impulse the people turned and gazed upon the calm, unruffled features of Ploydon. He met their concentrated scorn without a tremor.

Mrs. Catterson almost dropped from consternation. But she was soon up again. She told Cyrus to bid higher.

"Eleven dollars," he said.

"I am offered eleven," said the auctioneer.

"Fifteen," said Ploydon.

Mrs. Catterson whispered to her husband again.

"Sixteen," he said.

"The last cent the poor child's got," moaned Mrs. Catterson, but it steeled her purpose. She was now determined that she would have the portrait if she had to make Cyrus put another mortgage on the farm. She heard Ploydon bid twenty. She ordered Cyrus to bid twenty-one. As she did so a servant touched her on the arm and whispered:

"Miss Laura's fainted."

"Keep bidding, Cyrus, keep bidding," she said. "Keep bidding till I get back." And then, with all her two hundred pounds, she went up-stairs two steps at a time. In a moment she was at the side of the invalid and busy restoring her to consciousness.

"It's all right, child, 'deed it is. It's all right."

"Did you get it?" asked Laura, when consciousness returned.

"Yes, we'll get it, 'deed we will. Now lie right here and rest while I go down to attend to it for you. That's a good girl."

Mrs. Catterson moved nervously to the door and got down the stairs even quicker than she had ascended. There was intense excitement in the parlor. She heard Cyrus say "One hundred and eleven." She saw the people nod approvingly and then turn to look at the firm face of Ploydon. He was more flushed, but equally as determined as ever. A half-smile went round his lips as he increased his bid to one hundred and twenty-five.

This was the biggest raise yet. Cyrus began to weaken. The words seemed to stick in his throat. Mrs. Catterson waited for him to speak. She nudged him again, and then, before she knew it, she herself had said "One hundred and thirty."

The people never were so excited. Who ever heard of a picture like that bringing so much money? Cyrus saw his wife's determination, and, like the discreet man that he was, he knew that if she kept on the bidding she would never give up. So he resumed his one-dollar raises.

Ploydon took grim delight in saying "One fifty," and so it went on till two hundred was reached.

Cyrus was trembling. The people were all waked up. Could it go any higher? Mrs. Catterson had nudged her husband for the third time. At last he said:

"Two hundred and one."

Calmly and carelessly Henry Ploydon exceeded all his previous efforts by "Two hundred and fifty."

There was excitement now, sure enough. The people no longer kept still. Everybody was talking to everybody else. They had not even observed a tall, sturdy arrival, bearded like a pard, who was looking on from the porch window, and asking questions. They did not see him squeeze his way more to the front. But when Cyrus had apparently given up the fight, and Mrs. Catterson was so unstrung that she scarcely knew what to do, everybody heard the tall stranger speak. He did it in earnest tones, and his words were:

"One thousand dollars."

Forward the spectators moved to see who it was. In a moment they had recognized Robert Catterson. They crowded toward him. Frantically Mrs. Catterson tried to break through the line, but failing to do that she did the next best thing; she absolutely hugged Cyrus, and the gentle man entered no protest whatever. In the turmoil Henry Ploydon slipped out and away. There was no response to the thousand-dollar bid. Robert went up to the auctioneer and talked rapidly, showing him a lot of legal papers.

"I am obliged to announce, ladies and gentlemen," said the auctioneer, "that the rest of this sale is indefinitely postponed."

Explanations were soon made. Mrs. Catterson's letter had been delayed. Robert went to the creditors in the city and as quickly as possible made the arrangements to stop the auction. He had had a breakdown on his way home, and for that reason did not arrive before the sale began. Oh, yes, he had made a great deal of money out West, and as Colonel Gray had given him his start, wasn't it quite natural that he should do something to show his appreciation? Of course it was. The people went away and quiet again reigned. Laura had moved over to the library and was sitting at the window thinking and blushing. She had heard of the arrival, and of the end of the sale. A knock sounded at the door.

"Come in," she said.

A tall young man advanced.

"Laura," he said, "I have brought you your mother's portrait."

FIRE-ALARM SERVICE.

DURING the prostration of the telegraphic and telephonic wires consequent upon the phenomenal snow-storm in the latter part of January, a temporary system of fire-alarm signals became necessary in New York, and under the direction of Chief Bonner a resort was had to the elementary system of watching for fires from the tops of high buildings and signaling thence the locality, so that information could be given by church bells as to where the firemen's services were needed. While the system operated somewhat successfully, it is fortunate that there were no very serious conflagrations during the period of the suspension of telegraphic communication.

IN FASHION'S GLASS.

THE close approach of spring revives a general interest in matters of dress, and reminds the looker-on that fashions have to be nurtured by the dews of novelty and change. We are as yet done up to our ears in furs and woollens, still we find the bow of promise in the spectrum hues of airy fabrics displayed in the shops, and which suggest at once warm sunshine, flowers, bees, and butterflies.

The first to be considered, however, is something novel in material from which to make a street costume to wear as soon as we leave off our furs. Here is a decided novelty called Toshon cloth. It is a coarse-looking fabric in varying shades of gray, yet is quite soft and light. It is plaided or striped with bands of solid color a quarter-inch in width, the plaided variety showing large squares. This material should be made up on the bias, with the stripes carefully matched in the bodice, and sleeves of cloth in the color of the stripes; or perhaps the entire bodice may be of the solid color, especially if the wearer is stout of figure.

There are also the familiar Scotch and English chevrons and tweeds to choose from, in large varieties of weaving, and which



"LOUIS QUINZE" JACKET.

always make up so satisfactorily. Velvet will be used extensively as a garniture, in the way of collars and cuffs, narrow sashes, foot ruffles, or bias folds under the hems of the skirts.

For house dresses of the most charming description there are new designs in embroidered cashmere robes, in all shades, light and dark. About four yards of embroidered, and seven yards of plain cashmere are furnished in each robe. The embroidery for the front of the skirt is about twelve inches deep, and is in the style of Florentine cut-out work, sometimes with heavy Greek net set under as a foundation, and adding considerably to the generally handsome effect.

In the thinner grades of material for midsummer wear, batiste and black India mull are likely to be first in favor. The black mull is particularly stylish, and is embroidered in color, either in borderings or all over in little stars, daisies, or tiny flower-sprigs. Others again have the material for the bodice in all-over embroidery, while the skirt has a deep hem, at the head of which is a narrow insertion of the color. Some of the embroideries are in solid colors, such as old rose, turquoise, French gray, heliotrope, orange, apple-green, or cardinal upon black, and again they will be in the form of gay posies with foliage. The same ideas are carried out in French batiste, but the black mull is preferable from the fact that it can be worn all the season through without laundering. These range in price from eight to twenty-four dollars per robe.

Fancy runs to black also in the new gingham, which are barred off with bands of orange; dark blue is also plaided with orange, which is perhaps more pronounced even than the black grounding. Yellow in all its gradations is likely to be very popular during the season, and if it is trying to the complexion it can always be relieved by black. Maize yellow seems to belong to summer, and is always charming when combined with white, black, or French gray.

India silks are in greater variety than ever this year, and where formerly one could only obtain black and white in solid colors, now there is furnished almost every shade that the feminine world demands. They are imported in lengths of fourteen yards, and the silk itself is a yard in width. The plain dark shades are handsomest when made up with draped fronts, and bands of lace insertion placed above the hems, which is to be a style of trimming more popular than ever.

There are novelties in plain white India lawns, which will make up charmingly for young ladies and girls. These are bordered along one edge with solid bands of pink or blue, or else narrow stripes of pink, blue, or black. They can be made up effectively over foundations of color to match the stripes, in straight skirts and full bodices.

Grenadines bid fair to return to popular favor, and the latest importations are all wool, with very narrow open stripes. They are displayed in French gray, cardinal, dark blue, beige, turquoise, and brown, and are most desirable and comfortable for the cooler days in summer.

New invoices of French broadcloths in the most exquisite shades are so fine in quality as to be quite as expensive as silk.

For information received thanks are due to Arnold, Constable & Co. ELLA STARR.



SARAH BERNHARDT IN "CLEOPATRA" AT THE GARDEN THEATRE, NEW YORK.

"Cleopatra" before "Mark Antony" at Tarsus.



THE KOCH TREATMENT FOR CONSUMPTION—THE PATIENT SENT TO BERLIN BY "FRANK LESLIE'S ILLUSTRATED NEWSPAPER" OPERATED UPON BY PROFESSOR EWALD, AT THE AUGUSTA HOSPITAL.
DRAWN EXPRESSLY FOR THIS NEWSPAPER BY WERNER ZEHN, BERLIN.—[SEE PAGE 48.]

THE KOCH DISCOVERY.

THE TREATMENT OF THE FRANK LESLIE PATIENT IN BERLIN.
BERLIN, January 5th, 1891.

WHO does not know that old Greek story of the spear of Telesphorus, which caused wounds of so malicious a character that they could be healed by no medicament, but only by touching the wound with the weapon itself? Who can exhaust the deep meaning of this tale? Again and again, on fields never thought of before, this tale of old regains life in a new form, showing strange and touching traits. In the realm of science everywhere the spear of Telesphorus is a powerful factor; it destroys ancient truths which in the course of time have become prejudices—and beneath the rich vegetation which it cruelly caps it uncovers a yawning abyss where our careless eye supposed a safe plane. But it also traces the new and real truths, it points out the means of bridging those chasms and of making them harmless.

Never before has that ancient tale been called to mind more forcibly than here at Berlin during these last months, when physicians and patients, savants and laymen from all parts of the world journeyed to this modern Mecca of health; and no Neapolitan ever has supplicated more devoutly to the blood of the holy Januarius than these pilgrims did to the little phial which contained the magic fluid prepared by Dr. Koch. Since that memorable day when Professor Robert Koch enunciated to the host of astounded scientists that he was about to find a remedy for that fearful scourge which hitherto science never had been able to arrest—consumption; since that day Berlin had fallen into a state of expectant restlessness, and multitudes of eyes incessantly watched the lips of the immortal scientist if they would not open and speak the word of salvation: "Come unto me, you that are stricken with incurable pains; I will save you!"

And the time came. Slowly at first, in disjointed little hints and suggestions, it filtered through the newspapers; but with bacilli-like growth the news was repeated and connected until finally a coherent and complete narrative came forth, when the great benefactor himself announced the wonderful results of his ardent researches to jubilant mankind, and in East and West one enthusiastic cry arose, a thankful prayer for the untiring, unselfish savior of mankind. With one stroke Robert Koch, heretofore known only to a limited circle as a tireless worker and happy finder, became a hero like Gutenberg, Galilei, Newton, Shakespeare, Humboldt, Franklin, and Edison. Koch had found a new truth; he had discovered a new art; he had taught for the first time how to trace a malicious enemy of life into his most hidden recesses, and to destroy him by the very product of his own destructive activity. Old, experienced physicians of name and reputation remarked to me: "Medicine as a science is but in its initial stage, and we have all been but novices until now, for it is the first time that we succeed in obtaining a remedy for a disease through the knowledge of its origin." The wonderful combination of methodical industry and speculative imagination which is the source of genius has concocted the *kochin* as well as it discovered America, espied the planet Uranus, and invented the telephone. Robert Koch's thoughts and his entire work were devoted to the whole of mankind, and he invited all to enjoy the fruit of his toil—to receive the healing fluid at home or find salvation under his own eyes, being treated by him or by the hands of his friends.

Professor Koch, therefore, gave his warm approval to a proposition transmitted to him by telegraph from the publishers of FRANK LESLIE'S ILLUSTRATED NEWSPAPER offering to send to Berlin a charity patient at their expense, and to have him treated according to the new method. Every day, nay, every train, bore patients seeking assistance and physicians in quest of knowledge. The hotels of Berlin seemed insufficient to give accommodation for all of them, and those well-known health resorts for consumptives, the Riviera, Meran in Tyrol, Goerbersdorf in Silesia, threatened to be depopulated.

One day Dr. Taltavall, from New York, accredited to me by the publishers of this paper, called at my residence to inform me of the arrival of the FRANK LESLIE'S patient. Without delay I accompanied Taltavall to the magnificent Central Hotel, occupying a whole block in one of our most fashionable avenues, which at the time was crowded with physicians and patients from all quarters of the globe, and seemed to have been transformed into a huge hospital. The influx of the sick hardly left room for the other guests. I found Mr. Degan, the former fisherman and present editorial patient, a haggard though not weak-looking man of middle height, with the stooping shoulders which characterize a person accustomed to carry heavy burdens. He welcomed me with a hoarse and rasping voice, the very sound of which seemed to indicate the presence of the tubercles. The effect of the journey was easily noticeable; he appeared very ill, and evidently felt quite weak. Degan refreshed himself with a lemon, and it was necessary to give him an injection of morphine.

The next thing was, of course, to procure medical treatment for him. Had it not been for the most excellent arrangements that were devised for the care of consumptive patients arriving here for treatment by Professor Koch and his assistants, many a suffering patient would have been compelled to wait for weeks, if not longer, before he could have received his first injection. But as to organizing, we Germans are great—we, the most orderly nation on earth. Professor Koch does not himself undertake the treatment of the single patients; incessantly he studies in his laboratory in order to perfect his methods. He receives daily extended reports as to the results of treatment at the different stations; this immense material he revises, draws his conclusions therefrom, visits the stations, and there convinces himself by personal observation of the real effect of his discovery. Then he consults with his co-workers, among whom Dr. Cornet is the most prominent, in reference to the results attained, and considers what steps must next be taken. Connected with one of the clinics of Dr. Cornet is the place where another physician causes the arriving patients to be systematically distributed among the different hospitals, according to the symptoms or the progress of the disease; for tuberculosis attacks the body in a variety of places—the trachea, the lungs, in the joints, in the entrails, the cerebral membranes, the skin—no part of the body is secure from it. For that reason the patients suffering from tuberculosis require, besides the injections of Koch's lymph, each a separate

and conscientious treatment, and to procure this they are confided to the care of such physicians as have made certain local forms of the disease a special study. The preparation and the distribution of the healing liquid, which is obtained by the artificial culture and methodical degeneration of the very bacilli, is intrusted to another physician, Dr. Libbertz, who is not permitted to do anything else.

The effect of the remedy upon the organism of the patient is verily tremendous: it causes a revolution in the circulation of the blood in his whole system, it shakes and twists the body in wild, burning fever—and these effects, varied as they are according to the individuality, the seat of the disease, the power of resistance and energy of the patient, uncertain in their peculiarities, so little studied as to their possibilities, demand day and night a ceaseless observation and constant nursing of the patient by scientific men. Professor Koch, therefore, has decided that the lymph shall only be given to public institutions, or to such physicians as treat patients in their own clinics and observe them uninterruptedly; physicians who merely visit their patients once a day, while otherwise leaving them to their own resources, are strictly excluded from receiving the lymph.

The statement of the New York physician (Dr. George F. Shrady) proved that tubercles were found in Mr. Degan's lungs, as well as in his throat; an examination made here corroborated that statement, and the patient was given into the care of Professor Ewald, one of our most prominent clinical professors, and editor of a highly-rated weekly medical paper. Soon Mr. Degan was transferred to the Augusta Hospital, where Professor Ewald's patients are located.

The name of the hospital indicates that it was founded by the consort of the venerable William I., the late Empress Augusta, who had made it the object of her life to care for the sick in war and peace. It is the most elegantly, almost luxuriously, appointed hospital of Berlin, and the most comfortable as well. Situated in the northern part of the city, opposite the "Haus der Invaliden," it is hidden amidst beautiful gardens, now all covered with snow. It is not an immense, plain mass of stone, bare and hideous, like the *Charité*—our best-known hospital—but it consists of a number of small cottages and pavilions built of variegated bricks, with large glass walls, magnificent old-fashioned ovens of tile, decorated with oil paintings, and furnished with richly carved furniture; more a sanitarium for rich patients than a common hospital. The room, which besides Degan harbored two other patients, is a wide, airy hall, furnished with comfortable beds and soft-cushioned fauteuils; the floor is made of tiles; the walls show beautiful relief pictures. Here the patient is without restraint; he may receive visitors, walk around, play, and entertain himself as pleases him best. The assistants of the superintendent come in from time to time, the kind Sisters in their clean, plain gowns and queer bonnets, who act as nurses, chat with the patients, and once in a while inviting and appetizing whiffs of roast meat and other delicacies steal from the kitchen and pervade the house, heralding the good things that are to come. The patient having arrived here after an exhausting journey, utterly disgusted with the matter-of-fact appointments of the hotel, was exceedingly pleased with his surroundings.

Professor Ewald waited a few days before he commenced with the treatment, in order to examine the patient closely and to prepare him for the injections; this is a rule in the Augusta Hospital, which invariably must be followed. During this preliminary treatment it at once became evident what an interesting and scientifically valuable case that of Mr. Degan's was, even before the beginning of the cure. Not only that his case appeared highly complicated, there being some other not inconsiderable affections of the liver and other organs, besides the tubercles in the throat and lungs, not to mention the traces of another complaint which had been healed some time ago. These were complications which necessarily must tend to show the effect of the new remedy upon the various parts of the body; nay, more, the thin, long-stemmed tubercle bacilli, which heretofore had shrunk and withered under the influence of the *kochin*, appeared like degenerated points and spots in the sputum of Degan, even before the application of the lymph. These imperfect specimens of bacilli created general surprise when Professor Ewald showed them to the medical students, and the "American patient," as Mr. Degan was called in the whole hospital, became an object of particular interest. He was considered a phenomenon, and became "the child of the institution," as it were, being treated with especial attention, and always the first to be introduced to any prominent visitor. Degan seemed to feel very proud that it was necessary for him to go all the way to Berlin to have his various excellent qualities fully appreciated.

The injections generally took place early in the morning, since it had been ascertained that the fever sets in from six to nine hours after the operation; however, on those days when Professor Ewald presented the patients to the medical students in order to discuss the cases, the injection took place about noon. Nothing could be more interesting than such a lecture in the waiting-room, or in one of the clinics where patients are treated after Koch's methods. There, on lounges or chairs, patients everywhere: Germans, bearded Russians, clad in sheepskin; blonde Scandinavians, Frenchmen with pointed whiskers à la Rembrandt, watery-eyed Englishmen, every one of them coughing in his own language, every one of them carrying in his hand the thin blue book into which the physician enters the daily bulletin. Strangers talk to one another like old acquaintances, and between the coughing nothing is heard except the words: "tubercles—injection—night-sweat—reaction." In a low whisper novices are initiated into the secrets of the method, and with bated breath they watch the door of the adjoining room, whither presently they will be called to recoup health and vigor. Some of the older patients, with pale and haggard countenances, will occasionally risk a feeble joke, but they find no listeners; all are anxious, careworn, uncertain. On lecture days, however, the scene changes, as shown in one of the vivid pictures presented by our artist on another page. The small, light room, which overlooks a flight of snow-clad gardens, the contours of a huge *kaserne* (military barracks) looming up in the background, is then crowded with a large number of young and old gentlemen, whose fine-cut faces are mostly adorned with gold spectacles. They are waiting for the master of medical art. The languages of all nations may be heard; English and French predominating, but

also not a few Italians and Russians are among the number, with a fair sprinkling of Turks and Japanese. The latest experiences are exchanged, while in another corner paragraphs from scientific papers are read and commented upon. "Professor Fränkel" (our great throat specialist) "declares he can heal consumption of the larynx;" "Professor Leyden maintains that the method is unavailable for phthisis"—thus contrary opinions buzz through the air. Now the humming ceases. Accompanied by his assistant, Professor Ewald enters the room, a middle-aged man with short-cut hair and blonde mustache, whose plain and unobtrusive manners, as well as his open-hearted friendliness, entirely devoid of studied restraint, clearly convey the impression that he considers his great skill and profound knowledge a matter of course, to which especial importance should not be attached. He has a way of talking in a light, jocular vein: the typical Berlin scientist. His quiet, self-contained demeanor seems to arrest any possible expression of admiration by the unspoken rejoinder: "Why, surely, I ought to understand my profession!" Professor Ewald speaks English and French perfectly, and converses with Mr. Degan and his physician in the vernacular. Every one in the room presses to him; he greets his visitors and then proceeds to the "work" before him without delay. Microscopes with prepared specimens from the sputum of the sick are mounted, and presently the patients come forth, one after the other. Mr. Degan generally is among the first to be called. His nationality, the husky voice, and his complicated case excite considerable comment, while he evinces uncommon satisfaction at being the subject of so much interest. Professor Ewald having beckoned to him, Degan divests himself of his upper garments; the patient's sick record circulates among the audience, and the professor relates how he obtained the patient, what treatment he has received, and how much progress has been made. It is a highly interesting case, as the listeners soon perceive.

In treating Mr. Degan, as in all other cases, Professor Ewald started with a very small dose of *kochin*. He does not favor forced cures—a good thing takes time—and, furthermore, the debilitated system is not strengthened by severe shocks, but quite the contrary. Several days intervene between the injections, as a rule. If too big a dose is applied at once the reaction soon fails, for a person can get used to everything, even to Koch's lymph.

In Degan's case the reaction after the first injections was very slight. All persons are not cast in the same mould, but the individualities differ vastly; that is a lesson taught by the *kochin* among others. The lymph has a markedly different effect upon various patients: Some of them writhe and shake in the wildest paroxysms after an injection of one-half a milligram; on the other hand, one of Degan's room-mates did not evince the least discomfort when forty milligrams of the lymph had been infused into his organism. Still neither case warrants any conclusions as to the efficacy of the fluid; the real results develop but slowly. One of the patients was infected with consumption in the highest degree, yet no bacilli could be detected, even with the aid of the most powerful microscope. Mr. Degan slept splendidly, his appetite was good, the night-sweats disappeared, his weight increased, and his pallid complexion assumed a healthful freshness. In short, all signs of a decided improvement became discernible; still, the pestiferous bacilli did neither decrease or increase. To-day they had diminished, to-morrow they would disappear altogether, the next day again they abounded everywhere. The history of the patient being related and scientific deductions drawn therefrom, Professor Ewald would proceed to submit Degan to another examination. The chest was sounded, the stethoscope, closely attached to the ears of the examining physician, transmitted the grating noise of the working lungs, and the small, round laryngoscope was inserted into the dark recesses of the throat to betray the unwelcome secrets of the larynx. An attentive circle listened to the announcement of the results, and many an eager disciple of Æsculapius grasped the stethoscope to make his own observations while listening to the master's learned discourse.

Now Mr. Degan received the injection. The assistant removed the cotton-wad from the little phial containing the light-yellow fluid, and filled the syringe, carefully measuring the quantity to be used. Then he inserted the needle-shaped point into the skin of the back between the shoulders—and the operation had been performed. The syringe was withdrawn and a small red spot marked the point where the lymph had been infused. Three dozen curiously protruded heads slowly resumed their former positions. The operation being performed, Mr. Degan returned to his room, where he wrote letters to his home, read, ate and drank, and with equanimity awaited the reaction. This reaction came after six to nine hours, but always very slightly; the pulse used to beat a little quicker, the temperature rose a few degrees, but none of those startling symptoms developed that could be observed in other cases, where the blood of the patients had been lashed to fever-heat and the nerves were strung to the highest pitch.

The same scenes recurred regularly for three weeks. Five injections having been made, Degan's condition was so far improved, lungs and larynx worked so much easier, that the eager desire of the patient to return home could be granted without misgivings. Mr. Degan will now be able to enjoy the benefit of the Koch treatment at home as well as here, since larger quantities of the valuable lymph are on the way to several of the more prominent physicians of New York.

Rome was not built in one day, and consumption in an advanced stage cannot be cured by one injection. This most insidious of all diseases, if at all curable—a result which Koch himself predicts with some degree of certainty only for tuberculosis of the throat and that of the skin—requires the most careful treatment for years.

Conrad Scherff.

ICE-YACHTING.

ALMOST every one knows the pleasure of sailing over the rippling waves on board a speedy yacht in the balmy days of summer, but few have had the opportunity of enjoying the exhilarating sport of ice-yachting. This cool and pleasant pastime surpasses any of the other winter sports. It was at the

meeting of the champion yachts at Orange Lake, near Newburg, that our artist first enjoyed this most pleasant sensation. The lake is about six miles from Newburg, and after driving out behind Commodore Higginson's speedy trotter at a 2:30 gait, the lake was reached. It is one and a half miles long by about three-quarters of a mile wide, and a thousand feet above the level of the Hudson. Numerous yachts which belong to the members of the Orange Lake Ice Yacht Club were soon in readiness, as was also the pride of the men from the Shrewsbury, the *Scud*, and a warming-up spin was taken before the start was made for the event of the day. Commodore Higginson assumed command of the *Lady of the Lake*, Judge Brown of the *Ice King*, Vice-Commodore Kidd handled the *Windward*, and Mr. Van Nostrand guided the *Ice Queen*; while Captain Weaver was at the helm of the *Scud* himself, accompanied by our artist with his camera. The going of the boats was steady and graceful. Their sails filled and stretched to the breeze, and they flew over the frozen surface with lightning-like rapidity, but not quite so fast as the *Scud* went in 'eighty-nine, when she sailed against the *Dreadnaught* for the commodore's pennant on the Shrewsbury over the triangular course. It was here that the *Scud* sailed a half-mile in fifteen seconds, as timed by several responsible gentlemen, but which fact has never before been made public.

The *Scud* is a sloop-rigged boat, carries 550 square feet of canvas, and is owned by Captain Weaver, of Red Bank, N. J. It was brought to Newburg last year to compete for the ice yacht challenge cup of America, which was put up by Mr. Gardner Van Nostrand, of the Orange Lake Ice Yacht Club. For want of ice the race did not come off. This cup is open for competition for second and third class boats only. The classification of boats is as follows: First-class boats, over 550 square feet of canvas; second class, from 350 to 550 square feet of canvas; third class, all having under 350 square feet of canvas.

The club has three other prizes, as follows: The challenge cup of 1888, open to all boats of the fleet, all boats starting on equal terms, without respect to size of boat or spread of canvas; the Higginson cup, for third-class boats only, all boats sailing on equal terms; the champion pennant, presented to the club by Vice-Commodore Willett Kidd, is offered as a handicap pennant, and is open to all boats of the club. The regatta committee has power to handicap the faster boats so as to make an equal race with the slower boats.

These prizes are to be sailed for every winter, but never to become the actual property of the winner. He must hold himself ready to race, subject to twenty-four hours' notice. Any one party winning one of the above prizes three times in one season is entitled to hold it for the balance of the year, and need not accept any challenge unless he wishes.

The race for the ice yacht challenge cup of America took place this year at Orange Lake on January 16th, and was won by the *Scud*. The line-up for the start was made at noon, and the contestants were: *Scud*, sloop, sailed by Captain Darby; *Dragon* sloop, sailed by C. Merritt, owned by G. W. Townsend; *Lady of the Lake*, sailed by William Pinckney and owned by Commodore H. C. Higginson; and the cat-rigged *Windward*, owned and sailed by Commodore H. C. Higginson. When the gun was fired for the start the boats all got away in splendid shape. The *Dragon* led until the staple at the tip of the main-boom gave way, when she gradually fell back to fourth place. The *Scud* assumed command and was never headed, but had not the accident occurred to the *Dragon* the result might have been different. It is very possible that the Carthage Ice Yacht Club will challenge Captain Weaver. If so, the *Dragon* will have another chance to try conclusions with the swift Jerseyman.

The time of the three boats is appended: *Scud*, 1 hour, 22 minutes, 43 seconds; *Windward*, 1 hour, 27 minutes, 28 seconds; *Lady of the Lake*, 1 hour, 28 minutes, 22 seconds. The course is two miles, triangular shape, and the boats go over it ten times, making twenty miles in all. The illustrations are all from photographs taken at the race by our special artist. The officers of the club are: Commodore, H. C. Higginson; Vice-Commodore, Willett Kidd; Secretary, William H. Smith; Treasurer, Gardiner Van Nostrand; Measurer, Charles A. Dixon.

LIFE INSURANCE.—THE GOOD AND BAD.

CALL the attention of a Lowell (Mass.) correspondent, who wrote recently regarding the standing of the American Building, Loan and Investment Society, of Chicago, to the fact that serious trouble has arisen in its management, the general agent of the association accusing some of its principal officers of having formed a combination inimical to him and a fraud on the association.

I cannot refrain from calling attention to the annual statement of the Mutual Life Insurance Company of New York. It is refreshing in these days, when bogus insurance schemes of all kinds are springing up day and night all over the country, to turn for a moment to contemplate such a prosperous institution as the Mutual Life Company. I have taken special interest in its affairs since Mr. Richard A. McCurdy was elected its president in 1885, for I had known him to be one of the ablest, most astute, and conservative insurance directors and managers in the country, and the predictions regarding his success have been fully realized. The friends of the Mutual Life expected great things from it after Mr. McCurdy was made president. They have not been disappointed. Its career has been simply phenomenal since he became its head.

In 1890 the new business done by the New York Mutual Life, according to the printed published report—which I trust every reader of this column will carefully scrutinize—was three and a half times greater than that of 1884. The amount of insurance now on the company's books, aggregating \$638,226,865.24, has been increased by \$286,437,589 in six years. The annual income has been more than doubled and now stands at the prodigious figure of nearly \$35,000,000. The total assets have been increased nearly forty-two per cent., and the surplus for dividends 110.4 per cent., the latter being \$4,743,771.15 in 1884, and \$9,981,233.38 in 1890.

Within the six-year period mentioned the company has paid out in dividends to policy-holders, the snug sum of \$15,740,760.94, and it has accumulated for future dividends \$5,237,462.23, making the total profits earned since 1884 the splendid aggregate of nearly \$21,000,000. For death claims, endowments, annuities, dividends, and surrender values, the company has paid to its insured members \$88,560,935.89 in the last six years. In 1890 the amount paid policy-holders was nearly \$17,000,000.

Since the Mutual Life began business, away back in 1843, it has made a record which is the envy of the insurance world. It has paid policy-holders the prodigious sum of \$304,655,147.17, or more than double the amount paid by any other company in existence. Its present assets amount to \$147,154,961.20; and these, it must be remembered, belong exclusively to policy-holders for the payment of claims and dividends, as they fall due. The permanently invested and interest-bearing funds of this oldest American life company are over \$40,000,000—more than those of any other company in the world. (I make this statement without reflection on the competitors of the Mutual Life, for they have not had the advantage of its years and experience, and both the other great life companies of this city, considering the time of their existence, have presented splendid reports. But I want my readers to know something about the enormous business of one of the most successful companies I have ever known.)

This \$40,000,000 consists of real estate owned, real estate mortgages, and dividend-paying stocks and bonds. The income of the New York Mutual Life last year was nearly \$12,000,000 in excess of total disbursements for the year, while its accumulated surplus, or dividend fund, was nearly \$10,000,000. I say it is refreshing to read such a statement as this. It must make every policy-holder in the Mutual Life feel contented and happy.

From Morgan, Vt., I have an inquiry in reference to the Royal Arcanum. My correspondent wants to know how membership in the order can be obtained. The headquarters of the Royal Arcanum are at Boston, and if my correspondent will write a letter addressed to the secretary of the Royal Arcanum at Boston, Mass., I have no doubt that he will receive a reply.

A correspondent who represents the Knights of the Macca-bees writes from Port Huron a most interesting letter, in which he insists that "the open business associations are no more a part or parcel of the fraternal beneficiary system than they are of the old-line level premium system." He calls attention to the honorable record of "the Ancient Order of United Workmen, which started out nearly a quarter of a century ago," the Knights of Honor, the Royal Arcanum, and the Knights of the Macca-bees. He adds:

"All these societies have grown and prospered, and there is no more visible sign of their collapse than there is of the collapse of the old-line system. Now don't mistake me when I speak of the success of the fraternal system. I refer to those who are recognized as a part and parcel of the fraternal system and are members of the National Fraternal Congress. Not one of them has, as yet, failed, nor do they show any signs of failing. During the past twenty-five years they have paid out over \$150,000,000 in life benefits to the widows and orphans of deceased members. The management expenses have not exceeded twelve per cent. of this amount. In 1889 they paid out nearly \$20,000,000. They have a membership of over 1,000,000. They have educated that number of men and their families up to the benefits of life protection, and I hold that the old-line life insurance companies have been greatly benefited thereby."

I do not take any exception to what my correspondent says. The company he represents and those he has mentioned furnish cheap and fairly reliable insurance. But they are not to be compared for a moment with companies like the Equitable, the New York Life, and the Mutual Life. Take the Macca-bees, for instance: according to their annual report at the close of 1889 there was then \$4,462.11 in the treasury, while the New York Life had over \$104,000,000, the Equitable had \$107,000,000, and the Mutual Life \$135,000,000.

A correspondent at Henderson, N. C., wants my opinion of the Northwestern Mutual Life Insurance Company. He says he has a policy for \$2,000, twenty-payment life. I said before that this was a good company, but not as large or prosperous, in my judgment, as the three great old-line companies of this city.

The same correspondent asks regarding the *Etna* of Hartford. This company, I understand, is now doing an accident as well as a life business. I am told that it was at the bottom of a law passed in this State last year, permitting other life companies to engage in the business of accident insurance. But all the great companies of New York have looked upon this law with absolute scorn. The *Etna* is struggling very hard for business. I think it has made a mistake in diverging from its original scheme to go into accident insurance. It looks to me like a sign of weakness.

The report presented at the second annual meeting of the Mutual Reserve Fund Life Association, which has been so ably and carefully conducted under the presidency of Mr. E. B. Harper, reveals the wonderful progress of this strong and aggressive natural premium association. Its vast membership in this and in other countries will find pleasure as well as profit in the perusal of the minutes of the annual proceedings. I hope every reader of this paper who looks for cheap life insurance of a reliable kind and who is not satisfied to run the risks offered by many fraternal associations, will carefully note the facts and figures presented in the report of President Harper; of the second vice-president, the Hon. H. J. Reinmund, and the Hon. John W. Vrooman, chairman of the executive committee and treasurer of the association, as well as all the other officers. I know that a great deal of information will be obtained from the perusal of the statements made regarding an association which has met with wonderful success. I refer this statement to the Arlington, N. Y., correspondent who asks me regarding the Mutual Reserve.

The Hermit.

A SENSIBLE IDEA.



J. T. HIRSCH.

EVERY ocean traveler knows how anxious he is, particularly on his return voyage, to hear the latest news. An enterprising New-Yorker, Mr. J. T. Hirsch, has organized the "Quarantine News Company," of which he is president, and has, after much negotiation, succeeded in obtaining the privilege of having his agents board incoming steamers at Quarantine and supply passengers with the leading papers, including copies of FRANK LESLIE'S ILLUSTRATED NEWSPAPER, both the English and German editions. It is very probable that he will also secure the privilege of supplying outgoing steamers. The enterprise is commendable, and there is no doubt that under Mr. Hirsch's energetic management it will prove to be a success. We print a picture of Mr. Hirsch herewith.

EMPLOYMENT OF MILITARY PRISONERS.

THE sketches on page 42 afford a glimpse of certain phases of military life which, for the most part, are to the general public a closed book. The garrison on Governor's Island is almost like a miniature State within a State; its solitary situation, difficult of access as it is, keeps visitors away, and but few of the many thousands that daily pass the weather-stained walls of Fort William on the crowded ferry-boats have ever set their feet on this military reservation. The scenes depicted in our illustra-

tions are laid in the garrison prison, where the victims of military discipline serve their sentences. They do not seem to suffer too severely, and the prison on Governor's Island is almost a palace compared with the dungeons into which German soldiers are thrown for the least breach of discipline. However, most of the culprits on Governor's Island are not at all confined within prison walls, but they are usefully employed in domestic work, cleaning and scrubbing, or in horticultural occupations in summer time, such as weeding the roads, trimming the lawn, planting trees, and arranging flower-beds, under the supervision of a sergeant who is well up in such things. Confinement within the prison without work is considered hard punishment, and is dealt out to habitual offenders.

AT THE PLAY-HOUSES.

THIS is the height of the theatrical season in New York. I heard an estimate by a very good judge the other day, that more than half the theatre-goers of this city were strangers from out of town. This was disputed by another well-informed gentleman, who had made the matter a study. As the result of his experience he estimated that seventy-five per cent. of the attendants at New York theatres was from out of town.

The State of Texas can hardly be proud of the popular idea of its people. The "Texas Steer" portrayed an uncouth, unpolished specimen of the Texas politician, but everybody laughed and enjoyed the representation, though it was far from natural. Now "Mr. Potter of Texas" nightly crowds the Star Theatre, though this Texan appears in his travels abroad armed with revolvers, vociferous in speech, uncouth in manners, and almost idiotic in antics. Yet the play "goes," and makes thousands of people laugh, night after night.

One of the brightest characters in "Mr. Potter of Texas" is that of Lady Sarah Annerley, a tragic rôle assigned to Miss Seligman. I have heard more than one experienced critic commend this young lady in the highest terms. She certainly discloses decided ability in the difficult part assigned her at the Star. Mr. Gunter, the author of the comedy-drama, might have eliminated considerable of the dialogue, but "Mr. Potter of Texas" has so much of sparkling brightness, and such a depth of intrigue and plot about it, that it was a "go" from the outset. It is beautifully mounted.

It always seemed to me like a sacrilege to call Miss Bernhardt, or any other actress, by the title of "divine," and few of the newspapers of this city have been guilty of welcoming the greatest of French actresses as "The divine Sarah." She is a great actress, and as I saw her in the Garden Theatre in "La Tosca" the other evening, I felt as if I were in the presence of genius itself. There is, however, in her acting, and always has been, the mark of profound study and the most careful attention to details. A wonderful woman is Sarah Bernhardt.

"Sunlight and Shadow," at the Madison Square Theatre, has succeeded, not because it is an English play, but because it is a good play; and Manager Palmer, referring to the sneers of those who insinuate that he will only produce "imported" plays, gives notice that he stands ready to bring out at his theatre, at any time, the work of any American dramatist which American newspaper critics will accept. Furthermore, Mr. Palmer offers to pay for such a drama a third more than he has to pay for an imported one. I have had little patience with this talk of American play-writing, in view of the fact that some of the most successful plays now being produced in this city are by American writers. It is a fact that but a small part of the American masses ape the English style, although we have more than our just proportion right here in New York City.

I could not repress a smile at the sort of reception Nat Goodwin is getting at the Bijou. "The Nominee," I sincerely believe, would have been a dead failure in the hands of almost any other actor but Goodwin. He imparts to the character such hilarity, such exuberance, sprightliness, and virility, that the interest in his presence never ceases for a moment. There is a great deal more in Goodwin than he has had credit for. I have seldom seen a prettier bit of acting than he gives us in the little preliminary farce with which the Bijou nightly opens.

It is wonderful how popular Edward Harrigan continues to be. "Reilly and the Four Hundred" crowds his theatre every night. While there is not much in the play excepting Harrigan and the "Tough Girl," these two, or, in fact, Harrigan alone, keep up the interest. Harrigan is, by all odds, the best delineator of a certain line of Irish character that New York has seen in many years. He is pictured in this column in one of his characteristic attitudes.

STROLLER.



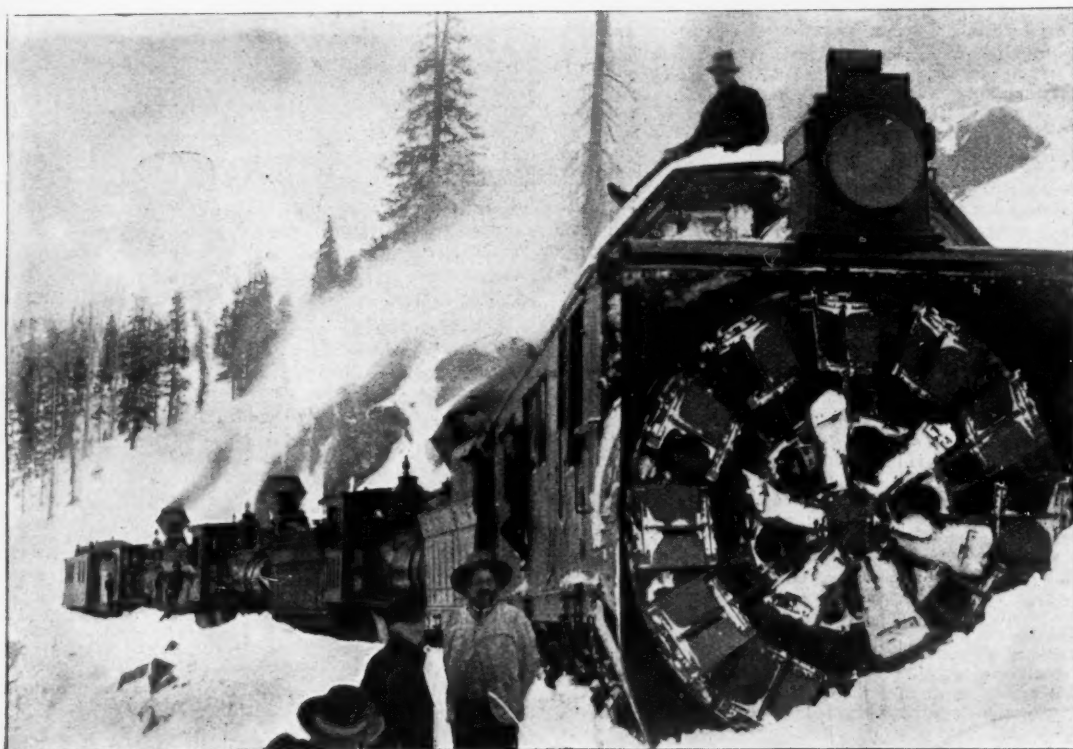
EDWARD HARRIGAN IN THE PLAY OF "REILLY AND THE FOUR HUNDRED."



HAPPY AS A COON: PHOTO BY R. T. HAZZARD.



DUCK-POND IN CENTRAL PARK, NEW YORK: PHOTO BY HENRY I. NEWTON.



ROTARY SNOW-PLOW OPENING ROAD BETWEEN ST. ELMO AND GUNNISON, COL.: PHOTO BY A. HELMER, ST. ELMO.



FOUND THE JAM: PHOTO BY R. E. M. BAIN, ST. LOUIS, MO.



GOOD SHOOTING GROUND: PHOTO BY LUCIEN ANTOINE, WEST HOBOKEN, N. J.



CHRYSANTHEMUMS: PHOTO BY C. W. GASKILL, PHILADELPHIA.

SOME PICTURES SUBMITTED IN COMPETITION IN OUR THIRD PHOTOGRAPHIC CONTEST.

THE MUTUAL RESERVE.

INTERESTING ANNUAL MEETING OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK CITY—A NOTABLE GATHERING—PRESIDENT E. B. HARPER AND HIS MANY FRIENDS—STATISTICS AND FACTS REGARDING THE MUTUAL RESERVE THAT EVERY INTELLIGENT PERSON CAN COMPREHEND AND SHOULD BEAR IN MIND.

THE Annual Meeting of the Mutual Reserve Fund Life Association was held in its commodious offices in the Potter Building, New York, on Wednesday, January 28th. There was a very large attendance, not only of the officers, but also of the members generally, including representatives from prosperous branches in Canada, France, England, Germany, and Sweden. Among others the following were present: E. D. Jones, London, England; Gustave I. Wiese, Hamburg, Germany; Stephen H. Tyng, Paris, France; Herman A. Niehoff, Carlisle, Ill.; the Hon. Henry L. Lamb, Lansingburg, N. Y.; General Isaac H. Shields, Philadelphia, Pa.; Colonel E. F. Phelps, Galesburg, Ill.; B. H. Robison, Omaha, Neb.; Major John Hopper, Boston, Mass.; Samuel W. Wray, Philadelphia, Pa.; John J. Acker, Albany, N. Y.; William C. Page, Baltimore, Md.; Captain Charles N. Ahlstrom, Stockholm, Sweden; the Hon. Henry J. Reinmund, Englewood, N. J.; William J. McMurtry, Toronto, Ontario; C. R. Bissell, M.D., New York; the Hon. John W. Vrooman, Herkimer, N. Y.; Dr. Samuel A. Robinson, West New Brighton, S. I.; O. D. Baldwin, New York; D. Z. Bassett, Montreal, Canada; F. T. Brame, Freeport, L. I.; Warring Kennedy, Toronto, Ontario; William Wilson, Toronto, Ontario; James H. Worthington, Boston, Mass.; Joshua Baker, Boston, Mass.; Dr. James W. Bowden, Rye, N. Y.; Dr. H. M. Hitchcock, Greenwich, Conn.; John Mulligan, Yonkers, N. Y.; B. W. T. Amsden, Sing Sing, N. Y.; J. D. Wells, Toronto, N. Y.; A. C. Wall, Goshen, N. Y.; George W. Skellen, New York; R. L. Jones, Brooklyn, N. Y.; I. B. Armstrong, Guelph, Canada; Jonathan Ellis, Port Dover, Canada; Peter Christie, Manchester, Canada; I. W. Y. Armitage, Fergus, Canada; E. L. Livingstone, Port Hope, Canada; I. Gallon, Lindsay, Canada; W. J. Murray, Brooklyn, Canada; I. A. Klein, of the Empire, Toronto, Canada; Thomas Sampson, Saratoga, N. Y.; Andrew S. March, Boston, Mass.; the Hon. Joseph H. Harwood, Lynn, Mass.; Harrison Prindle, Seattle, Wash.; Thomas P. Baldwin, Baltimore, Md.; E. D. Ludwig, Erie, Pa.; John Pickens, New York; the Hon. R. M. Wells, Toronto, Canada; A. N. Brady, Albany, N. Y.; the Rev. Dr. Middleditch, New York; R. C. Jones, New Jersey; the Rev. James Huggins, Brooklyn; G. E. Kennedy, Albany, N. Y.; the Hon. L. C. Wachner, New York; E. L. Boardman, Massachusetts; G. W. Hillman, New York; Señor Emilio Castillo, New York; E. R. Taylor.

E. B. Harper, president of the association, was loudly cheered as he appeared to preside over the meeting. The annual address of the president was one of the most interesting documents of the kind ever read before an insurance association of any kind, and was heard with the closest attention. We summarize a few of the main facts that he succinctly presented. He said:

"We enter upon the first year of the second decade of our history under more favorable auspices than have existed at any time since the organization of the association.

"We have increased our gross assets during the year 1890 from \$3,383,866.87 to \$3,850,178.70, making a net increase of \$466,311.83.

"Our reserve emergency or surplus fund has been increased during the year from \$2,304,509.35 to \$2,772,285.80, a net increase for the year of \$467,776.45. This amount will be still further increased by the apportionment from the December call.

"We have increased our investments on improved property in the city of New York, and placed the same in trust for the protection of our members with the great Central Trust Company of New York, said increase being from \$1,797,000 to \$2,211,500, making the net increase of loans on bond and mortgage of \$414,500.

"Our interest receipts for the year 1890 have been \$95,735.55, and the loans made in 1890 upon improved property in the city of New York at five per cent. will increase our future annual receipts by \$23,350. Allowing only \$5 per thousand as our mortality upon the new business obtained in 1890, the interest receipts produced from investments on the overpayments made by our older members equal within a few thousand dollars the excess of mortality of 1890 over that of 1889. Thus, while our rates were not increased upon our members above the rates stated at age of entry, yet, through the income to the association realized from the interest, our older members have contributed their quota of the increased mortality.

"In accordance with a resolution offered by General Isaac H. Shields, of Philadelphia, and unanimously adopted at the annual meeting held January 23d, 1889, a special reserve emergency fund of \$250,000 was created and is maintained and held by the American Loan and Trust Company of the city of New York for the purpose of paying immediately after each assessment notice all death-claims, as they occur and are approved.

Our income for 1889 was.....\$3,108,595.33
Our income for 1890 was.....3,308,848.86
A net increase over the year previous of.....280,253.53

"We paid in death claims during the year 1890, \$2,146,498.05. Our total claims already paid up to the close of the past year aggregate more than \$9,470,000, which provided a protection for more than 3,000 widows and 10,000 orphan children, making an average of nearly \$1,000,000 a year since the date of our organization. Our total death claims, approved and unapproved, for which assessments have not been made, and, of course, none of which are due, including those undergoing investigation preparatory to approval, aggregate but \$434,100, being \$32,000 less than on the same date of the year previous. This is worthy of note, considering the fact that our association has nearly \$16,000,000 additional insurance in force.

"Notwithstanding that the mortuary call which goes out to the members on February 1st will produce in cash a sufficient sum to provide for the payment of each of the above approved claims, yet the great security offered for the protection of the insurance issued to our members is illustrated when I am able to state that we have in cash on hand and in invested securities in our emergency or reserve fund account a sum equaling more than \$6,750

for each \$1,000 of death claims remaining unpaid, approved or unapproved, on December 31st, 1890, while our total assets for each \$1,000 of unpaid death claims, approved and unapproved, on the 31st day of December, 1890, equaled \$8,869. In other words, we have nearly \$9,000 in assets for each \$1,000 of matured liabilities.

"The gross liabilities, including dividend apportionments outstanding of \$286,307.96, death claims, approved and unapproved, and also including as liability \$513,142, being the net present value of all policies in force December 31st, 1890, which liability is voluntarily assumed by the association, and not required by the insurance department, making our total liabilities \$1,249,891.47, leaving net assets over all liabilities of \$2,600,287.23.

We have received during the year 1890 applications to the amount of.....\$40,916,120
Business written and restored.....37,697,685
Rejected, returned unapproved, or held in suspense.....3,218,435
Insurance in force December 31st, 1890.....197,003,435
Insurance in force December 31st, 1889.....181,358,200
An increase during the year 1890.....15,645,235
Increase for the year 1889.....12,455,350

Which shows a handsome increase over the previous year.

PROGRESS OF THE ASSOCIATION.

YEAR.	Insurance in Force.	Cash and Invested Assets.	Reserve or Emergency Fund.	Death Claims Paid.
1881.....	\$7,633,000	\$6,024.83		
1882.....	35,190,750	50,441.53	\$11,906.05	\$34,250.00
1883.....	63,328,500	169,946.24	115,762.60	385,675.00
1884.....	85,452,000	350,775.05	271,440.05	815,575.00
1885.....	123,353,300	639,879.41	499,333.91	1,654,250.00
1886.....	150,175,250	989,240.16	856,286.46	2,803,390.00
1887.....	156,554,100	1,472,390.41	1,308,091.27	4,182,071.25
1888.....	168,902,850	1,933,733.81	1,796,678.19	5,764,403.43
1889.....	181,358,200	2,512,588.96	2,304,509.35	7,600,434.74
1890.....	197,003,435	2,930,178.90	2,772,285.80	9,746,932.79

Mr. Harper followed with some statistics, showing that the ratio of death losses in the Mutual Reserve was less than in some of the level premium companies. He said:

"The bulk of the business transacted by the old-system companies is by three organizations that have been in active existence from thirty to fifty years; therefore, the ratio of income, death losses, and expenses of those companies for each \$1,000 of insurance in force as compared with the income, death losses, and expenses of the Mutual Reserve Fund Life Association will be interesting, and will furnish evidence as to the proper management and the correctness of the system of the Mutual Reserve as compared with other institutions transacting business under the old system. Further attention is called to the following additional statistics:

ALL OLD-LINE COMPANIES REPORTING TO THE NEW YORK INSURANCE DEPARTMENT (FOR EACH \$1,000 INSURANCE IN FORCE):

	Income.	Death Claims.	Expenses.
1887.....	\$52.80	\$13.22	\$10.20
1888.....	53.24	13.19	10.59
1889.....	53.48	12.41	11.20

The same items, Mutual Reserve:

	Income.	Death Claims.	Expenses.
1888.....	\$16.01	\$9.37	\$3.80
1889.....	17.14	10.06	3.93
1890.....	17.20	10.89	4.12

COMPARISON OF EXPENSES AND DEATH LOSSES, RATIO OF EXPENSES, AND DEATH CLAIMS FOR EACH \$1,000 INSURANCE EXPOSED:

	Death Losses for Each \$1,000.	Expenses for Each \$1,000.
Mutual Life.....1889	\$13.44	\$11.36
New York Life.....1889	10.45	11.61
Equitable Life.....1889	10.72	9.51
Mutual Reserve.....1890	10.89	4.12

"Attention is called to the fact that the amount of money paid to the Mutual Reserve by its members for each \$1,000 of insurance has averaged less than one-third the income received by the old-system companies, while the death claims paid by the Mutual Reserve have been within a fraction as great as the death claims paid by the old-system companies, and the expenses of the Mutual Reserve have been but a little more than one-third as great as the expenses of the old-system companies for each \$1,000 of insurance exposed; and yet, had the old-system companies received for each \$1,000 of insurance in force from the date of their organization, covering a period of nearly fifty years, only the amount received by the Mutual Reserve, the evidence herein presented shows that said income would have been sufficient to have paid all their death claims from the date of their organization to the present time, as well as all their expenses, if no greater than those of the Mutual Reserve, and would have left on hand a large surplus in addition."

He also spoke of the recent action of Superintendent Maxwell in holding that assessment companies could not lawfully transact endowment assurance or make payments of any kind to the person whose life was assured. He added:

"The law of the State of New York wisely provides that an assessment or natural premium company may accumulate a reserve emergency or surplus fund, and it was but a natural conclusion and a right co-existing with the right of citizenship, that, having created by authority of law this surplus fund, when the emergency is passed and no longer exists, and the member no longer desires to continue his contract, the over-payment by members to the said surplus or emergency fund should be returned to the member to whom it belongs at stated periods. That is, if the member had paid to the association \$100 within a given number of years to provide for an emergency fund, and if at the expiration of stated periods but \$90 of the \$100 contributed and paid in by the member should have been required by the emergency, in that event it is but natural and right that the association should return to that member the extra \$10; but the old line monopolies are using their influence to secure a ruling by which the return of this \$10 should be construed as endowment insurance, and therefore should not be permitted to be done."

REPORT OF VICE-PRESIDENT HENRY J. REINMUND.

Vice-President Reinmund's annual report, in part, was as follows:

"It is with pardonable pride that I am able to point with much satisfaction to the eminently successful results that have accrued from our indefatigable efforts in behalf of the many thousands of our policy-holders who have favored us with their support, encouragement, and unflinching confidence during our steady and triumphant progress of the past decade.

"Our cash and invested assets on December 31st, 1890, were \$2,930,178.90, whereas at the close of the year 1885 they were but \$639,879.41; which means that at the end of our tenth year we had \$4,580, where but five years previous we had only \$1,000.

"Our gross assets on December 31st last reached the magnificent figure of \$3,850,178.70.

"At the close of the past year we had nearly \$75,000,000 more insurance in force than we had on December 31st, 1885, showing an average annual increase of \$15,000,000 since that date. And 1890 produced in new business written, \$37,697,685.

"We paid to the beneficiaries of our deceased members during the past year \$2,146,498.05, being \$1,307,823.23 more than we disbursed for death claims during the year 1885, and \$492,248.05 more than was paid during the past five years.

"Notwithstanding this large amount paid in death claims, we added last year to our cash reserve or emergency fund the sum of \$467,776.45, making that fund, on December 31st last, \$2,772,285.80, or \$5,500 where only five years ago we had but \$1,000.

"We received in income during the past year \$3,388,848.86, or \$2.14 for each \$1 received in 1885.

"Again, on December 31st, 1885, we had in cash and invested assets but \$1,630 to each \$1,000 of unpaid death claims, whereas at the close of the past year we had \$6,750 for each \$1,000 of liability for our unpaid claims.

"Our interest receipts for the year 1885 were less than \$7,000, while during 1890 we received \$95,735.55, or nearly fourteen times the amount received in the fifth year of our existence, which is due principally to the fact that we have to-day the large sum of \$2,211,500 loaned on first mortgages on improved property in the city of New York, and this amount is less than sixty per cent. of a most conservative valuation of the mortgaged property.

"That the Mutual Reserve has become an absolute necessity to the insuring public, and that its system is a most popular one, is evinced by the following: Only ten per cent. of the new business written last year was not taken, while the average of the not-taken policies to the new business written by the three largest level premium companies (the Equitable, Mutual, and New York Life) during 1889 was more than twenty per cent. Again, the amount of insurance in force in the Mutual Reserve at the close of its tenth year had reached the extraordinary figure of \$197,003,435, which was not equaled by the Equitable until its twenty-third year, by the Mutual Life until its twenty-seventh year, and by the New York Life until its forty-third year."

The Hon. John A. McCall, controller of the Equitable, formerly Superintendent of Insurance, was presented by Mr. Harper and received with cheers.

Hon. John W. Vrooman, treasurer and chairman of the executive committee, presented his report as follows:

Balance December 31st, 1889.....\$2,389,686.96

RECEIPTS.

Net receipts from mortuary calls January 1st to December 31st (inclusive).....2,456,451.82
Interest credited to Death Fund, January 1st to December 31st (inclusive).....95,735.55

Total receipts.....\$2,552,187.33
Total.....4,941,873.79

DISBURSEMENTS.

Death claims paid as per detailed list herewith.....\$2,146,498.05
Balance December 31st, 1890.....2,795,375.74

Accounted for as follows:

Bonds and mortgages.....2,211,500.00
Dominion of Canada.....32,325.57
Province of Quebec.....50,000.00
City of St. Louis.....1,000.00
English consols.....230,000.00
Cash in American Loan and Trust Company, New York.....250,000.00
Cash in Central Trust Company, New York.....14,648.91
Cash in First National Bank, Richmond, Va.....15,000.00
Cash in Third National Bank, Boston.....10,869.90
Cash in Société de Dépôts et Crédit Foncier, Paris, France.....49,441.42
Cash in Fourth National Bank, New York.....18,244.26
Cash in Mercantile National Bank, New York.....20,000.00
Cash in office.....4,848.08

Total.....\$2,795,375.74

"We increased our cash reserve or emergency fund during 1890 \$467,776.45, making this fund on December 31st last, \$2,772,285.80. We paid in death claims during the past year \$2,146,498.05, making the grand total disbursements to the beneficiaries of our deceased members since our organization about \$9,750,000. It is a matter of pride as well as pleasure for me to state that after a careful personal investigation I am able to report that each and every legitimate death claim is promptly paid in full, and advances are made immediately upon notice of death, whenever the same is suggested by the beneficiary. During the past year there has been added to our cash and invested assets the sum of \$417,550; our total gross assets December 31st, 1890, amounted to \$3,388,848.86; our total gross assets December 31st, 1890, amounted to \$3,850,178.70, an increase of \$466,311.83; our mortgage investments on December 31st last amounted to \$2,211,500; the annual interest thereon amounted to \$95,735.55; our mortgage investments for the previous year were \$1,797,000, with annual interest thereon of \$72,190.29. A significant feature of our record for the past year is that out of the \$37,750,000 of new business written we were called upon to pay in death losses only \$26,363.10, or about one-fifth of one per cent."

Reports presented by Dr. James W. Bowden, medical director; Dr. S. A. Robinson, chairman of the investment committee; Dr. C. R. Russell, in charge of the Death Claims Department; Auditor S. W. Wray, and by Controller Colonel E. F. Phelps, gave full details of the business of their several departments, which is epitomized in the extracts given from the address of President Harper. All the reports were received with greatest satisfaction.

Congratulatory addresses were made by Dr. Stephen H. Tyng, director-general for the continent of Europe; by Gustave I. Wiese, manager of the German department; Charles N. Ahlstrom, of Stockholm, Sweden, supervisor of European agencies; W. J. McMurtry, of Toronto, Canada; B. H. Robison, of Omaha; E. D. Ludwig, and the Hon. R. M. Wells, ex-Speaker of the Legislature of Ontario.

The following resolutions were unanimously adopted:

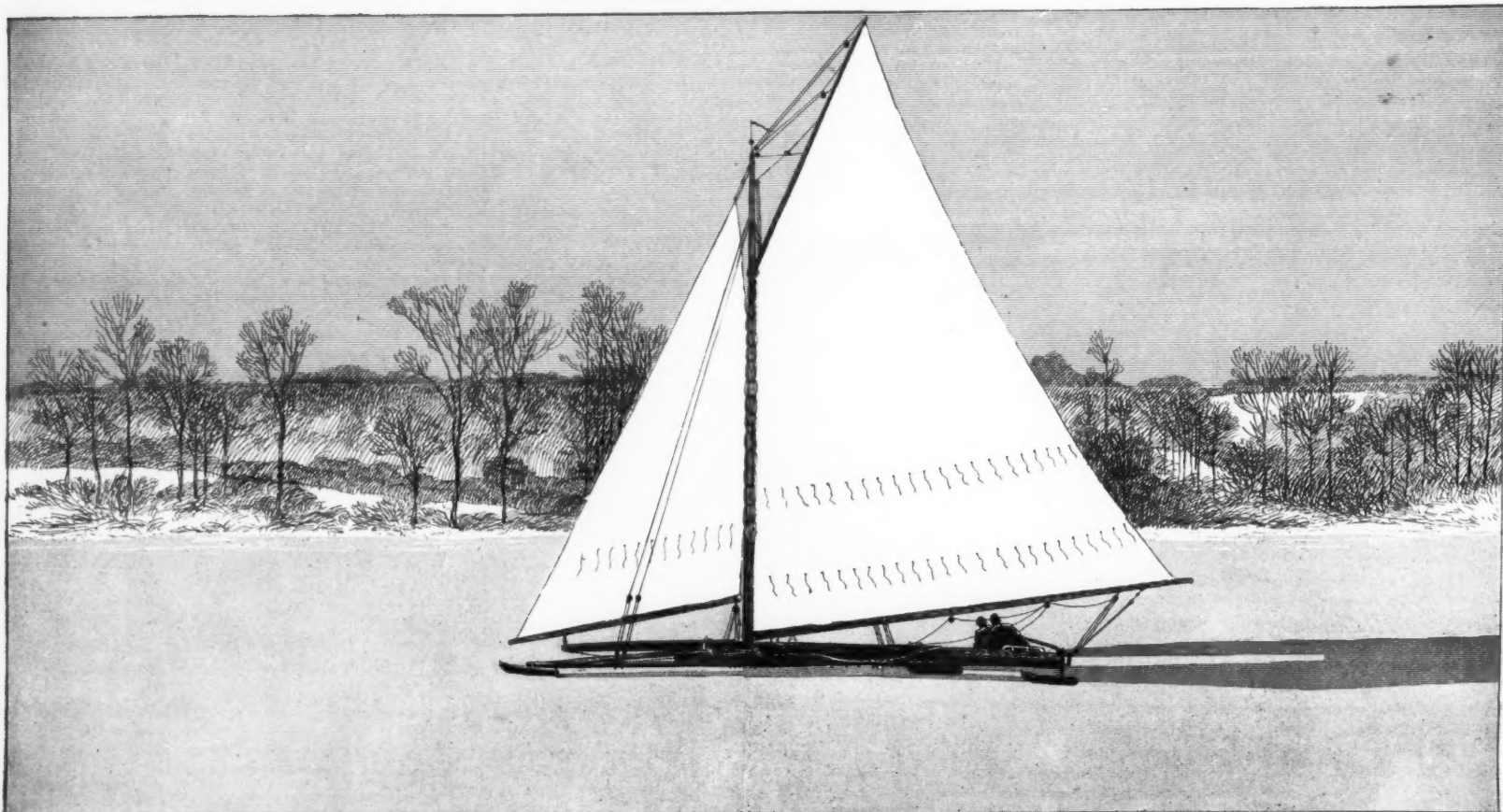
"Resolved, That the thanks of the members are hereby earnestly extended to the officers of this association, one and all, not only for the able manner in which they have conducted the business, but for the further reason that these evidences establish a flat denial of the accusations and calumnies wickedly and untruthfully fulminated against some of them, as well as against the correct principles which underlie the natural premium plan of life insurance as practiced by the Mutual Reserve Fund Life Association—a system which requires the payment of such a sum only as will meet current necessary expenses, a reasonable emergency fund, and actual death claims, while the reserve or emergency fund is held in trust, and if not required for the payment of excessive death claims is returned to the members at stated periods, thus furnishing life insurance at actual cost with the greatest possible security.

"Resolved, That we declare our confidence in the officers of the association, one and all, from the president down, who have managed its affairs with so much prudence and achieved such marked triumphs—throwing its axis over thousands of widows and orphans.

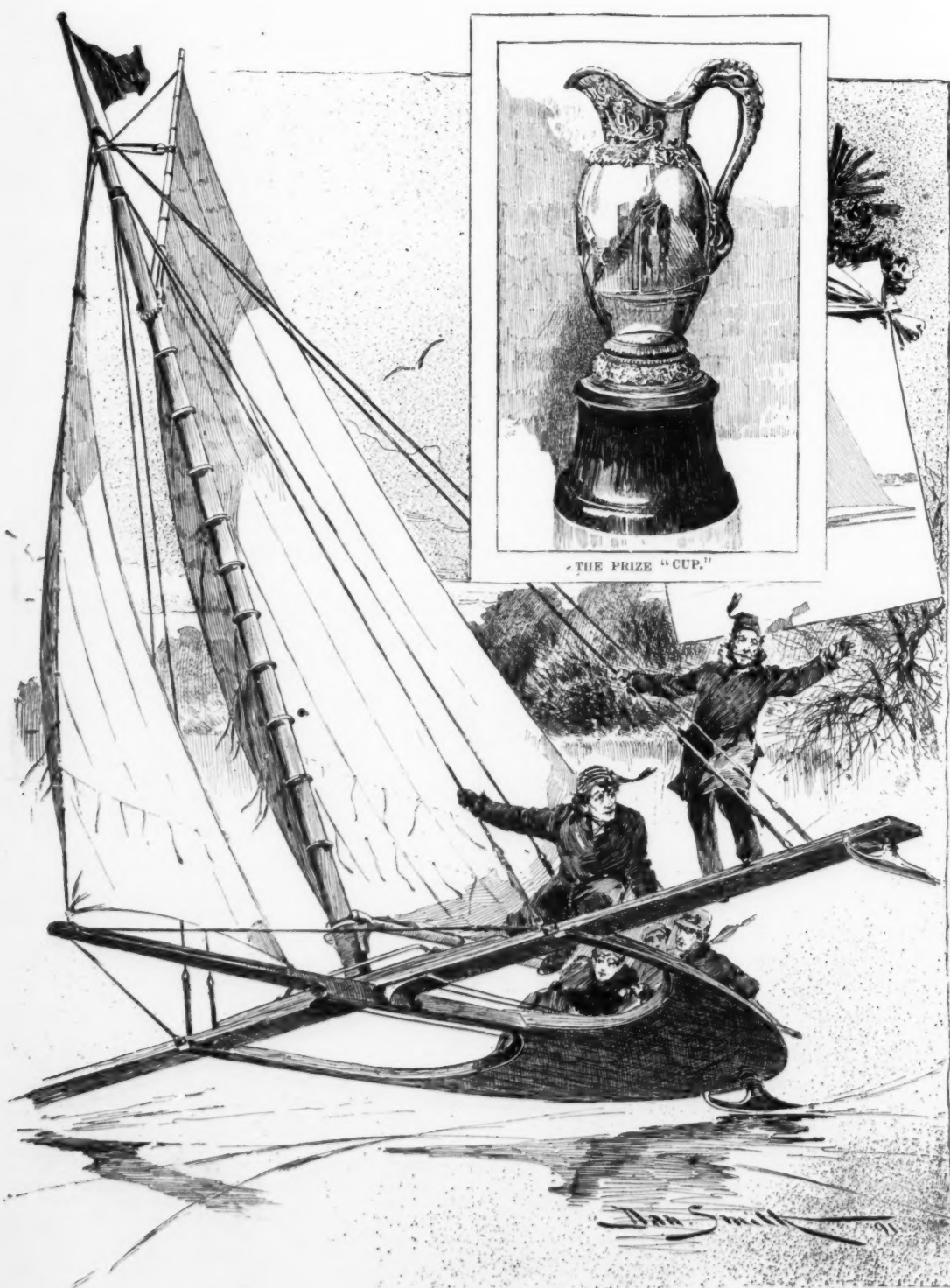
"That we pledge our continued loyalty to the Mutual Reserve Fund Life Association, and shall endeavor to promote in every way possible its further success, believing that the point now reached is only a starting-place for future triumphs."

Immediately after adjournment of the members the directors elected the following officers for the ensuing year:

E. B. Harper, President; O. D. Baldwin, Vice-President; Hon. H. J. Reinmund, Second Vice-President; J. D. Wells, Third Vice-President; Hon. John W. Vrooman, Treasurer; Colonel E. F. Phelps, Controller; F. T. Brame, Secretary; Dr. J. W. Bowden, Medical Director; Dr. S. A. Robinson, Chairman of the Investment Committee; Dr. C. R. Bissell, Chairman of the Death Claim Committee; J. M. Stevenson, B. W. T. Amsden, Assistant Secretaries; S. W. Wray, John I. Acker, Auditors; G. R. McChesney, Assistant Controller; Dr. H. M. Hitchcock, Assistant Medical Director; D. M. Caldwell, General Agency Manager; John Mulligan, Supervisor Death Claim Department; J. W. Vrooman, H. J. Reinmund, E. B. Harper, Executive Committee; G. H. Mercer, Second Auditor; E. D. Ludwig, E. F. Parr, Supervisors; T. A. Champlin, Agency Inspector. The following were elected council officers: A. N. Brady, Thomas P. Baldwin, E. D. Jones, Colonel J. T. Griffin, Dr. Stephen H. Tyng, Warring Kennedy, Hon. Henry L. Lamb, Herman A. Niehoff, William Wilson, Isaac H. Shields, Sir W. Guyer Hunter, F. La Burthe, Jules Rochard, M.D.



THE WINNING YACHT "SCUD."



A STIFF BREEZE.



THE "LADY OF THE LAKE" ROUNDING STAKE.

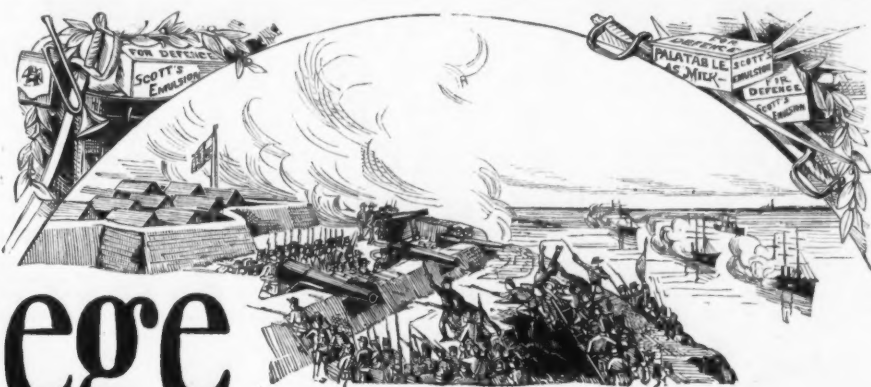


THE "DRAGON" DISABLED.

A State of Siege

How many people there are who regard the coming of

winter as a constant state of siege. It seems as if the elements sat down outside the walls of health and now and again, led by the north wind and his attendant blasts, broke over the ramparts, spreading colds, pneumonia and death. Who knows when the next storm may come and what its effects upon your constitution may be? The fortifications of health must be made strong. **SCOTT'S EMULSION** of pure Norwegian Cod Liver Oil and Hypophosphites of Lime and Soda will aid you to hold out *against Coughs, Colds, Consumption, Scrofula, General Debility, and all Anæmic and Wasting Diseases*, until the siege is raised. *It prevents wasting in children.* **Palatable as Milk.**



SPECIAL.—Scott's Emulsion is non-secret, and is prescribed by the Medical Profession all over the world, because its ingredients are scientifically combined in such a manner as to greatly increase their remedial value.

CAUTION.—Scott's Emulsion is put up in salmon-colored wrappers. Be sure and get the genuine. Prepared only by Scott & Bowne, Manufacturing Chemists, New York. All Druggists.

WALL STREET.—THE LOGIC OF THE SITUATION.

THE logic of the situation points toward a bull market. I have never known in all my recollection, extending back through forty years, of an instance when a panic such as we had in Wall Street a couple of months ago has not been followed by a bull market. Why? Simply because the inevitable result of a panic is to reduce prices to their lowest level, and after prices have reached that level the prospect of a bear campaign to further depress them is next to nothing. This is the reasoning that has inspired some of the most prominent, active, and aggressive bears on the market to take the other side, and they are now loaded with stocks, and looking and working for higher prices.

I have called attention since the first of January to the peculiar undertone of strength in the market, and to the fact that, if this lasted, it would be a significant sign of better times to come. I would not hesitate for a moment to predict that we are on the eve of a strong and healthy bull market, if I were sure that the railways whose stocks are listed would treat the public fairly by making regular statements of earnings and expenses.

The scare over the action of Congress seems to have abated; money continues very easy; sales of bonds and investment securities are large; confidence is being generally restored, and the situation is just like that which ordinarily precedes a general rush to buy stocks, because of an expectation that they are going up. "Nothing succeeds like success." It is so on Wall Street as everywhere else, and the moment the public mind becomes imbued with the idea

that stocks are rising, that moment there will be a rush to buy.

I have advised my readers from week to week to pick up bargains in low-priced securities of all kinds, particularly the dividend-payers and the cheaper bonds. Those who followed my advice have had no reason to regret it. I take no little pride in having predicted the rise in the 4 per cent. bonds of the Rio Grande Western, and also in its preferred stock. I supported the bonds when they were selling at 68 and 69; they are now nearly ten points higher. I suggested that the preferred stock was a purchase around 40, and now it is sold at from 70 to 75, and seems to sell on its merits at these figures, for it is assured of regular 5 per cent. dividends.

I am informed, from authorities that I do not question, that it will not be long before Wheeling and Lake Erie preferred will be put upon a five-per-cent. basis. The stock has been very strongly held, and I expected that there were some developments behind it. If its earnings continue to increase it will not be surprising if it becomes a six per cent. stock at the opening of next year. The wise heads on Wall Street are those who look ahead and know what is going on. They get in on the ground floor, and sell out at top prices.

From Boston I have an inquiry regarding North American stock. I have a feeling regarding this stock such as I have regarding a number of other securities listed on the Exchange. The managers of the North American concern have never taken the public into their confidence. They have made no statement of the condition of the property. It is, therefore, purely a gamble to buy it, excepting for insiders, and I am therefore inclined to leave it alone, though it looks as if it were marked for higher figures.

A Brooklyn correspondent inquires in reference to Sugar Trust. I can only repeat what I have just said about North American; that



THE STANDARD COCOA OF THE WORLD.

VAN HOUTEN'S COCOA

"Best & Goes Farthest—Once Tried, always used."

A Delicious Substitute for Tea and Coffee and Better for the Nerves.

Purity Unquestioned. Easily Digested. Made Instantly.

It only needs a single trial to convince anyone of the superiority of VAN HOUTEN'S (the original, pure, soluble) COCOA. Please insist upon VAN HOUTEN'S and take no substitute. It is put up in 1/2, 1/4, 1/8 and one lb. cans. If not obtainable, enclose 25c. in stamps or postal note to either VAN HOUTEN & ZOON, 106 Reade Street, New York, or 45 Wabash Ave., Chicago, and a large sample can will be mailed postpaid, if you mention this publication. Prepared only by VAN HOUTEN & ZOON, Weesp, Holland.

SAGINAW, MICHIGAN.

This progressive city, situated on the Saginaw River, is the largest producing centre in the world for lumber and salt. By the consolidation of the East and West sides, heretofore known as Saginaw City and East Saginaw, the town has a population of about 50,000 and takes third place amongst the cities of the State. The premium of \$4,100 recently bid for \$125,000 of bonds of the city proclaims its financial position.

unless some light is publicly shed upon the expenditures and receipts of the Sugar Trust, I would leave it alone. I have no sympathy at all with those who have lost by speculation in Sugar Trust. I have never advised its purchase, and have pointed out that it is subject to manipulation, and therefore those who have lost by operating in it deserved to lose.

My Rochester correspondent, who wants information regarding a book that will give him Wall Street facts of interest, was answered in the issue of April 7th. This will answer his second letter.

From Philadelphia comes a question concerning a circular sent out by a New York broker, who says: "It being confidently predicted that Louisville and Nashville will increase its dividend from five to six per cent., thus paying the same as Lake Shore, since as we write the former is selling around 76, while Lake Shore we find up to 112 1/2, and hence it is from crops, earnings, and outlook that we specially favor the purchase of Louisville for investment or speculation."

This ungrammatical, unique, and indiscreet utterance is signed "V. K. Stevenson & Co." My correspondent wants to know what I think of it. I said when Louisville was being sold to a confiding public at about 90 that it was a good thing to leave alone. And, considering the history of this railway, its various ups and downs, and the fortunes that have been made out of it by insiders, I still believe it a good property to keep away from, if permanent and safe investments are desired. I do not say that it may not go up, perhaps it will; but I do not like it as an investment security.

A St. Paul correspondent asks why I am a bear on the Gould properties. I am not a bear on anything at this particular time. Mr. Gould and his friends seem to be acting as if they would like to have prices advance. If that is so, it is no time for anybody to be a bear. I advise the purchase of Missouri Pacific around 60, and I think it is good advice. Western Union is always a good semi-investment, and always a first-class speculative stock.

The same correspondent asks if I think the Gould interest in Richmond Terminal justifies in-

ARION SOCIETY—GRAND MASQUERADE BALL,

Madison Square Garden, Friday, Feb'y 20, 1891.

Tickets, admitting gentleman and lady, \$10; extra lady's ticket, \$3; can be had of Hensel, Bruckman & Lorbacher, 25, 27 William Street; Wm. Barthman, 174 Broadway; Ogden & Katzenmayer, 83 Liberty Street; F. J. Kaldenburg, 6 Astor House; C. M. Vom Baur, 103, 105 Greene Street; Sohmer & Co., corner 14th Street and Third Avenue; Steinway & Sons, Steinway Hall; Lurch Piano Co., 337 Fourth Avenue; Hanft Bros., 224 Fifth Avenue; Const. Lucius, 841 Sixth Avenue; Chas. Schirmer, 35 Union Square; F. A. Rockar, 129 East 125th Street; Arion Hall, corner 50th Street and Fourth Avenue.

Boxes and reserved seats can be secured at the office of Ogden & Katzenmayer, 83 Liberty Street.

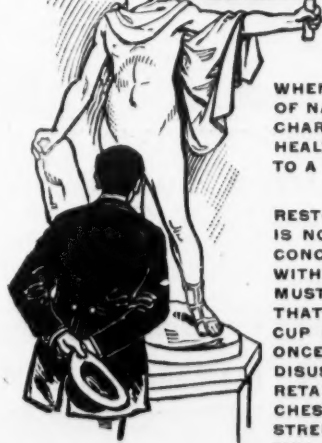
vestment in the common stock of that road. I reply that it does not—it merely justifies speculative buying. I have reason to believe, from what I hear, that Mr. Gould bought his Richmond Terminal at a very low price—much lower than the market—and that a good many who got in with him have gradually let the public have some of their holdings at the recent rise, particularly in the common. Vague rumors are afloat affecting the financial standing of some of the big men who have been prominent in the affairs of this concern.

From Fort Shaw, Montana, a correspondent writes that he has a one-fourth interest in one of the finest irrigating schemes in Montana, and desires to sell a controlling interest in the same, with about 15,000 acres of good farming land, to some Eastern investor or speculator. He wants me to introduce the subject to my readers. These enterprises, so far away from New York, do not appeal to the investing public. If my correspondent has a good thing he should find no difficulty in getting all the capital he wants by communicating with any reputable banking concern in this city.

From Topeka, Kan., comes a question in reference to the report that the Santa Fé road has bought the Rio Grande Western. This is an old story—a veritable chestnut. I denied it months ago, and on authority I deny it again. The Rio Grande Western has nothing to gain from such an alliance, and the Santa Fé is too much overloaded now to assume any additional burdens.

Jasper

ONCE A BLOCK OF MARBLE



NOW A SCULPTURED GEM.
A NOBLE USE OF NOBLE THINGS
BRINGS WORTH ITS DIADEM.

WHEN DRs. STARKEY & PALEN TOOK THE OXYGEN OF NATURE, CONDENSED IT, AND VITALIZED IT WITH CHARGES OF ELECTRICITY FOR THE RESTORATION OF HEALTH AND STRENGTH, THEY PUT A NOBLE THING TO A NOBLE USE.

COMPOUND OXYGEN

RESTORES HEALTH BY MAINTAINING STRENGTH. IT IS NOT ONLY VITAL IN ITS COMPOSITION, BEING A CONCENTRATION OF OZONE, BUT IT IS CHARGED WITH ELECTRICITY. WHEN YOU INHALE IT YOU MUST RELEASE IT FROM THE SIMPLE APPARATUS THAT CONTAINS IT, BY HEAT. YOU PUT IT IN A TIN CUP OF WARM WATER AND SIMPLY BREATHE—AT ONCE A GENIAL GLOW PERVADES THE SYSTEM. DISUSED AIR CELLS OPEN UP TO RECEIVE AND RETAIN THIS INVIGORATING NOURISHMENT. THE CHEST EXPANDS, STRENGTH RETURNS—BEST OF ALL STRENGTH REMAINS. A BOOK OF 200 PAGES WILL TELL YOU WHO HAVE BEEN RESTORED TO HEALTH

AND STRENGTH BY THE USE OF COMPOUND OXYGEN. THIS BOOK IS FILLED WITH THE SIGNED INDORSEMENTS OF MANY WELL KNOWN DIVINES, COLLEGE PRESIDENTS, AND OTHER PROFESSIONAL MEN AND WOMEN.

THE BOOK WILL BE SENT ENTIRELY FREE OF CHARGE TO ANY ONE WHO WILL ADDRESS

DRs. STARKEY & PALEN, No. 1529 ARCH ST., PHILADELPHIA, PA.
12C SUTTER ST., SAN FRANCISCO, CAL. 58 CHURCH ST., TORONTO, CANADA.

No well regulated household should be without Angostura Bitters, the celebrated appetizer.

For pain in the neck and sore throat rub with Salivation Oil, it kills all pain. 25 cents.
The quickest way to banish a cough is by using Dr. Bull's Cough Syrup. Price 25 cents.

MR. LEWIS G. TEWKSBURY, banker and broker, says the market is fast approaching values of stocks, as shown by railroad earnings. The low rate of money stimulates dealings. Railroad wars will soon be a thing of the past.

An Extended Popularity.—Brown's Bronchial Troches have been before the public many years. For relieving Coughs, Colds, and Throat Diseases they have been proved reliable. Sold only in boxes. Price, 25 cents.

TO LADIES.—For the complexion and for light enlivening affections, *Crème Simon* is superior to the "vaniline" and "cucumbers"; it whitens and perfumes the skin. J. Simon, rue de Provence, Paris; Park & Tilford, New York; Perfumers, Druggists, Fancy Goods Stores.

MARION HARLAND, on pages 103 and 445 of her popular work, "Common Sense for Maid, Wife and Mother," says: "For the aching back—should it be slow in recovering its normal strength—an ALLCOCK'S POROUS PLASTER is an excellent comforter, combining the sensation of the sustained pressure of a strong, warm hand with certain tonic qualities developed in the wearing. It should be kept over the seat of the uneasiness for several days—in obstinate cases, for perhaps a fortnight."

"For pain in the back wear an ALLCOCK'S POROUS PLASTER constantly, renewing as it wears off. This is an invaluable support when the weight on the small of the back becomes heavy and the aching incessant."

THE CRESCENT HOTEL.

EUREKA SPRINGS, ARKANSAS, WINTER RESORT.
A new and elegant stone structure with capacity for two hundred guests, all modern improvements and devices for comfort and pleasure of patrons, situated in the Ozark Mountains, elevation 2,000 feet above Sea. Pine forests, wild and beautiful scenery, unsurpassed medicinal waters, climate mild and invigorating. Open February 1st. For descriptive pamphlets, address Manager Crescent Hotel, Eureka Springs, Arkansas.

SPECIALY CONDUCTED TOURS TO MEXICO:

The Piedmont Air Line (Richmond and Danville Railroad) will have through Pullman Palace Buffet cars between Washington, D. C., and the City of Mexico, leaving on February 21 and 17th, and March 3d, 17th, and 31st; returning, leave City of Mexico February 12th and 26th, March 12th and 26th, and April 9th. Fare, \$107.85 for the round trip.

As parties will be limited, early engagements of accommodations are requisite. Full information procured at the company's Agencies, 228 Washington Street, Boston; 229 Broadway, New York; 33 South Third Street, Philadelphia; 233 East German Street, Baltimore, or by direct application to the Passenger Department, 1300 Pennsylvania Avenue, Washington D. C.

TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

BROWN'S HOUSEHOLD PANACEA,
"THE GREAT PAIN RELIEVER," cures
Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria,
When she was a Child, she cried for Castoria,
When she became Miss, she clung to Castoria,
When she had Children, she gave them Castoria.

PENNSYLVANIA TOURS

TO THE
GOLDEN GATE
Affording a visit of THREE WEEKS in
CALIFORNIA
THE TOURISTS TRAVEL BY A
Superbly Appointed Train

COUNTERPART of the PENNSYLVANIA LIMITED
DATES OF STARTING:

February 7th, 1891. March 3d, 1891.
March 26th, 1891. April 14th, 1891.

EXCURSION TICKETS, including all traveling expenses and sustenance en route in both directions, and side trips to San Diego, Riverside, Pasadena, Santa Barbara, and San José (Mt. Hamilton), from New York, Philadelphia, Baltimore, and Washington.

\$275.00

FOR THE FIRST, SECOND, AND THIRD, AND \$300.00 FOR THE FOURTH.

Tourist Agent and Chaperon Accompany the Party.
For itinerary containing full information, address
GEO. W. BOYD, Assistant General Passenger Agent, Philadelphia, Pa.

CHAS. E. PUGH, J. R. WOOD,
General Manager. General Passenger Agent.



Cuticura Soap
FOR COMPLEXIONS
BAD COMPLEXIONS
AND BABY HUMORS.
BAD COMPLEXIONS, WITH PIMPLY, blotchy, oily skin, Red, Rough Hands, with chaps, painful finger ends and shapely nails, and simple Baby Humors prevented and cured by CUTICURA SOAP. A marvelous beautifier of world-wide celebrity, it is simply incomparable as a Skin Purifying Soap, unequalled for the Toilet, and without a rival for the Nursery. Absolutely pure, delicately medicated, exquisitely perfumed, CUTICURA SOAP produces the whitest, clearest skin, and softest hands, and prevents inflammation and clogging of the pores, the cause of pimples, blackheads, and most complexional disfigurements, while it admits of no comparison with the best of other skin soaps, and rivals in delicacy the most noted and expensive of toilet and nursery soaps. Sale greater than the combined sales of all other skin soaps.
Sold throughout the world. Price 25c.
Send for "How to Cure Skin and Blood Diseases."
Address: POTTER DRUG AND CHEMICAL CORPORATION, Proprietors, Boston, Mass.

Aching sides and back, weak kidneys, and rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.

MADE WITH BOILING WATER.

EPPS'S

GRATEFUL-COMFORTING

COCOA

MADE WITH BOILING MILK.

VIRGINIA.

"The Bonanza of the Future."

THE COMING IRON DISTRICT OF THE UNITED STATES.
For maps, reference book, pamphlets, etc., descriptive of the wonderful mineral and agricultural resources of the State, apply to agents of the Norfolk and Western Railroad, 290 Washington Street, Boston, 303 Broadway, New York, 1433 Pennsylvania Avenue, Washington, or to central office, Roanoke, Va.

WANTED, GOOD RELIABLE AGENTS everywhere for the National Capital Savings & Loan Society. Liberal commission; money loaned in every State. 921 to 925 Chestnut Street, Philadelphia, Pa.



"Oh! that bothersome shave."
Why torture yourself?

TORREY

The Torrey Razors are forged from the finest steel. Each blade is carefully tested before it leaves the factory.
Every Razor sold under a GUARANTEE to Give Satisfaction. If not to be had of your dealer, send for Catalogue B—tells how to sharpen a Razor.
J. R. TORREY RAZOR CO., WORCESTER, MASS.

FACIAL BLEMISHES.

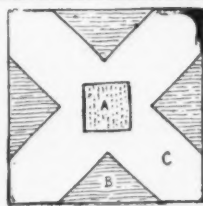
The largest establishment in the world for the treatment of the skin and scalp, eczema, moles, warts, superfluous hair, birthmarks, moths, freckles, pimples, wrinkles, red nose, red veins, oily skin, acne, blackheads, barbers' itch, scars, gittings, powder marks, facial development, etc. Consultation Free, at office or by letter. 128-page Book on all skin and scalp affections and their treatment sent (sealed) for 10c.
JOHN H. WOODBURY, Dermatologist,
125 W. 42d St., N.Y. City.



Woodbury's Facial Soap

For the Skin and Scalp.

Prepared by a Dermatologist with 20 years' experience. Highly indorsed by the medical profession; unequalled as a remedy for eczema, scaldhead, oily skin, pimples, flesh worms, ugly complexion, etc. Indispensable as a toilet article, and a sure preventive of all diseases of the skin.
At Druggists or by mail, Price 50c.



AN ELEGANT FLOWER BED FOR 25 Cts.

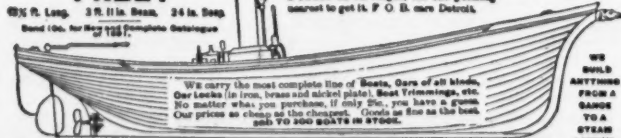
We will furnish 20 designs for beds of flowering plants, with full instructions showing names of varieties and number of plants required to fill fine show beds, at a cost of from 15 cents to \$1 each. It requires knowledge and taste, not wealth, to possess elegant beds of flowers. Think of a fine bed all summer for a few cents! These designs mailed, with Vick's Floral Guide, for 1891, on receipt of 10 cents. Now is the time to plan. Send at once.

JAMES VICK, SEEDSMAN, ROCHESTER, N. Y.



Buy a cake of **SAPOLIO**. It is a solid cake of Scouring Soap used for all cleaning purposes except the laundry. Try it!

\$600 STEAM LAUNCH FREE!



THE DAVIS BOAT & OAK COMPANY, LARGEST WORKS OF THE KIND DETROIT, MICH., U. S. A.

CROSBY'S VITALIZED PHOSPHITES.

The Special Food for Brain and Nerves.
Prepared according to Professor Perry's formula (in his "Prize Essay" to the American Medical Association). Is the only preparation of the Hypophosphites, identical in composition with the phosphoid elements of the human Brain and Nerves, the principle necessary to prevent disease, to restore and sustain vital powers. Invaluable to Business-men and all Brain-workers, both sexes, aged and young, and as a preventive of Consumption. Indorsed by Leading Physicians. Not a "patent medicine," nor acid Phosphate. Pamphlet with Testimonials, free. Druggists, or by mail (\$1.00). F. Crosby Co., 56 W. 23d St., New York.

F. Crosby Co.

ROUND TRIP TICKETS To Southern Resorts, VIA Illinois Central Railroad.

The Illinois Central Railroad are now selling round trip tickets to Jackson, Tenn.; Aberdeen, Durant, Jackson, and McComb City, Miss.; Hammond and New Orleans, La.; The Gulf Resorts, Bay St. Louis, Pass Christian, Mississippi City, Biloxi, and Ocean Springs, Miss.; Mobile, Ala., and Pensacola, Jacksonville and other Florida points; also to Jennings and Lake Charles, La.; Houston, Austin, San Antonio, Galveston, and El Paso, Texas; City of Mexico, Los Angeles, and San Francisco.

Tickets good to return until June 1st, 1891, excepting Mexico and California tickets, which are good to return within six months from date of sale. The Illinois Central Railroad run solid trains of elegant day coaches and Pullman buffet sleepers without change between Chicago and New Orleans, where direct connections are made with through car service to points in Florida, Texas, Mexico, and California. For through rates, tickets, etc., apply to nearest ticket agent, and for further information and pamphlet descriptive of the Gulf Resorts, apply to

F. B. BOWES,

GENERAL NORTHERN PASSENGER AGENT,

Illinois Central Railroad,
194 Clark Street, Chicago.

AGENTS! CANVASSERS, ETC.
Our inducements to Agents to take orders for Copying and Enlarging Photos, are unequalled. Send for catalogue and see. W. L. BENNETT & Co., Auburn, N.Y.



THE EAGLE
THE EASIEST RUNNING BICYCLE IN THE WORLD.

Speed, Comfort and Safety.
AGENTS WANTED.

Large Illustrated Catalogue sent Free to any Address.
THE EAGLE BICYCLE MFG. CO.,
STAMFORD, CONN.

A CHEMICAL TRIUMPH.

Among the salutary achievements of modern chemical science a most important one is the preparation in such a way of Scott's Emulsion of Cod Liver Oil with Hypophosphites of Lime and Soda as to prevent any unpleasant fishy flavor, while preserving and concentrating its fine healing, strengthening, and pulmonary principles. This has been attempted in earlier preparations, but with very indifferent success. By the ordinary preparations the stomach of the invalid was too frequently nauseated and the end in view defeated, since the oleaginous principle unscientifically prepared and unmodified by Hypophosphites, remained indigested in the stomach and consequently inert. For consumption, Bronchitis, Coughs, Colds, Scrofula, Anæmia, Marasmus or wasting away, it is incomparably fine. Medical and private testimony both go to show that the co-operative action of the phosphorus in the Hypophosphites with the oil renders it a beneficial flesh producer.

Holland Trust Company

7 Wall St., New York.

ASSETS AND LIABILITIES OF HOLLAND TRUST COMPANY on December 31st, 1890, as found upon examination made by Messrs. Daniel A. Heald, Tunis G. Bergen, and W. W. Van Voorhis, a committee of its Board of Trustees, and REPORTED TO THE SUPERINTENDENT OF THE BANKING DEPARTMENT, as required by statute:

ASSETS.		Par Value.	Market Value.
New York City, 2 1/2 per cent.	212,500	\$20,000.00	\$20,000.00
New York City, 3 per cent.	212,500	212,500.00	212,500.00
500 shares Chicago and Northwest R. R. Co.	50,000	52,125.00	
500 shares Chicago, Burlington and Quincy	50,000	44,100.00	
500 shares Chicago, Rock Island and Pacific	50,000	35,050.00	
500 shares Louisville and Nashville R. R. Co.	50,000	38,712.50	
500 shares Lake Shore and Michigan R. R. Co.	50,000	54,862.50	
500 shares New York Central and Hudson River R. R. Co.	50,000	50,512.50	
500 shares Northern Pacific R. R. Co., preferred	50,000	31,625.00	
American Loan and Trust Company stock	5,300	5,300.00	
Thomson-Houston Electric Company 5 per cent. Collateral Trust Bonds, due 1919	75,000 Cost	69,375.00	
International Bridge and Tramway Company of Laredo, Texas, 1st Mortgage 8 per cent. Gold, due 1899	16,000	16,000.00	
Rio Grande Bridge and Tramway Company of Eagle Pass, Texas, 1st Mortgage 8 per cent. Gold, due 1899	50,000	48,000.00	
Debiture Guarantee and Assurance Company of Great Britain and America, preferred stock	6,000	4,000.00	
Other stocks and bonds	8,000	7,300.00	
Bonds and Mortgages, New York City and Brooklyn		84,000.00	
Loans secured by \$325,300 of 1st Bonds and Mortgages on New York City and Brooklyn Real Estate, valued at \$950,000		275,337.31	
Loans secured by collaterals		1,524,122.32	
Bills receivable		241,651.44	
Cash legal tenders on hand and deposited		259,993.72	
Interest accrued		25,255.47	
Total assets		\$3,283,497.76	

LIABILITIES.		
Capital	\$500,000.00	
Dividend unpaid	12,500.00	
Amount due depositors	1,840,865.15	
Due to banks and bankers	268,987.50	
Certified checks outstanding	22,775.35	
Interest accrued on deposits	26,500.22	
Rebate on time bills	4,407.50	\$2,676,441.72
Surplus		\$607,056.04
Add dividend of Feb. 1, 1891, declared, but not yet paid		12,500.00
Surplus Dec. 31, 1890		\$619,556.04

ROBERT B. ROOSEVELT, President.
JOHN D. VERMEULE, Vice-Presidents.
JOHN R. PLANTEN, Vice-Presidents.
GEO. W. VAN SICLEN, Secretary.

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James Roosevelt, Jotham Goodnow,
Geo. W. Van Siclen, C. W. Hutchinson,
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John Van Voorhis.

AFTER MAY 1, 1891, WILL OCCUPY ITS

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Gentlemen—It affords me much pleasure to inform you that the piano which I ordered from you for a Christmas present to my mother has been received. My mother joins me in expressing to you our great satisfaction with the piano, its tone being very sweet, sympathetic and powerful, and the touch and action all that could be desired. The case is beautiful in design and finish. I thank you for the careful attention you have given to this order.
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BUT do not purchase some cheap substitute and expect it to do what Pond's Extract will. Be sure you have genuine article. Made only by Pond's Extract Co., New York and London.



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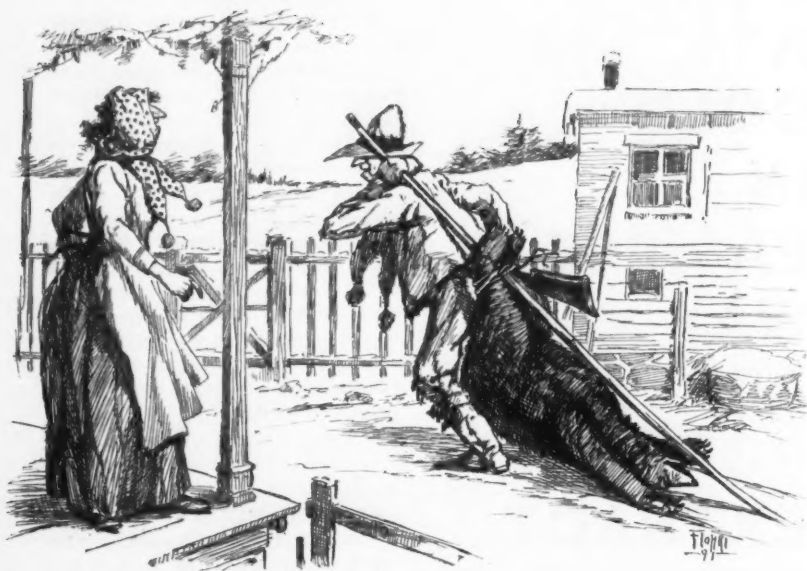
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 MR. SASSAFRAS—"You bet."
 MRS. SASSAFRAS—"Fight hard?"
 MR. SASSAFRAS—"Fit like cats n' dogs."
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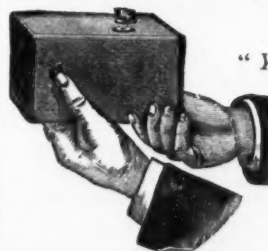
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